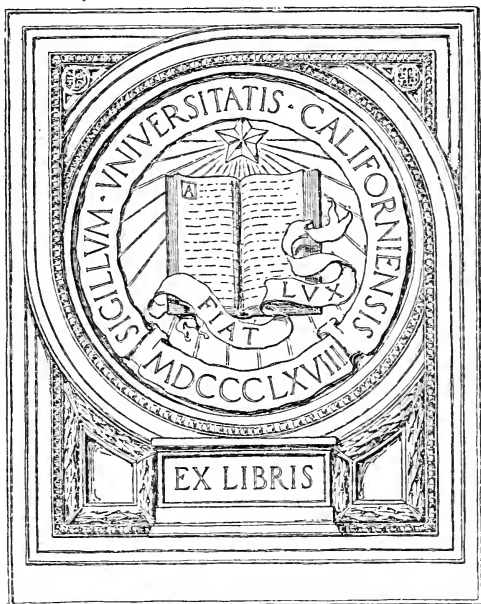


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The Royal Exchange and the Bank of England

Accessory After the Fact

By

WILLIAM ALFRED HOBDAY



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To my telepathic communicant, who was the inspiration of the work, this book is dedicated.

The Author.

Accessory After the Fact

CHAPTER I

A KENSINGTON 'bus had just pulled up at the curb of the Royal Exchange campus on the Threadneedle Street side. A well-tailored blonde arose from her seat on the top and commenced to descend by the circular stairway at the end. As she took hold of the railing to steady herself her gaze wandered to the corner of the Bank opposite.

Emerging from Princess Street was a smartly dressed young man who, as he caught her glance, raised his hat, thus exposing a bald pate. He hurried across the street, with the evident intention of assisting the girl, but she had tripped lightly down the steps and was standing on the asphalt.

"Do you believe in telepathy, Mr. Sands?" she questioned earnestly.

He gave her a startled look as though the

question possessed some particular significance.

"Why, most wonderful of clairvoyants?" he replied.

"Oh, just this. Before the 'bus stopped I looked over toward the Bank and saw a man coming, whom at first glance I thought to be you; but as he approached I knew I was mistaken. Having had this experience occur to me so many times in connection with other people, I looked, expecting you to turn the corner; and lo and behold, you appeared!"

They had started to walk across the campus in the direction of Lombard Street, but paused in front of the Wellington Statue.

"May I ask where you are going?" the man said.

"I have been calling on my aunt in Kensington Gardens and thought it would be an enjoyable change to ride into the city on the top of an omnibus. I did intend to go over to Lothbury to get a foreign draft cashed, but I am reminded by the number of people who are hurrying along carrying fishing rods, guns and hand bags, toward the Tube entrance and in the direction of Cannon Street and Liverpool Street Stations, that today is

Saturday and the banks and offices have already closed. I saw the 'Ball' drop, too, as we passed Bennett's and knew I was too late."

"Well, I say let's take the Tube," he remarked, "and go out to the Park. We can ascend at Marble Arch and stroll in the Row. We shall be there in time to see some people; then I can walk over to the house with you and have tea, if you are gracious enough to invite me."

"I will go to the Park but I cannot endorse your invitation to tea, Mr. Sands. Uncle George has some friends from Calcutta for dinner this evening, and you know he always looks to me to advise with Tompkins and Mrs. Clapp when guests are coming."

"Why can't he give orders to the butler and housekeeper himself instead of putting that duty on you?" returned Sands ungraciously.

"It is a great pleasure to relieve Uncle George of all domestic responsibility. Aunt Amelia superintended the housework entirely, and, as you know, my aunt died during the General's absence in India," she replied.

They descended the steps to the corridor

below the pavement and approached the entrance to the lift, for descent to the Tube.

"Excuse me one moment," Sands apologized, "I want to get some cigarettes and a paper."

He rushed into a tobacconist's shop and as he came out a boy shoved an *Evening Standard* at him, also a box of Vesuvians, which he grasped, leaving a shilling with the boy and not waiting for any change. He secured their tickets and dropped them into the box as they entered the big elevator. Here they were lowered to the well-lighted station, a hundred feet below, just as electric trains coming from different directions stopped on each side of the platform. The gates were drawn open and they entered the car.

"These trains are similar to those on the elevated roads in Shikarger and N' York," said Sands, hurriedly adding, "so I am informed."

"Anyone would certainly think by your accent," smiled Miss Broughton, "that you had been there. As a rule, Englishmen who do not say 'Chick-ago,' say 'She-car-go' and 'Noo-Yark'."

Sands, however, changed the subject. "We

might have gone to Grinnage by the boat, if you'd had time this afternoon. The Engineer Corps have a match game of cricket that you would have found interesting."

The conductor now called "Marble Arch," and they left the train and entered the lift which placed them level with the pavement. They passed through the Albert Gate entrance and shortly took a seat, watching the procession of motor cars and carriages.

"Let us walk over to the Serpentine Bridge," suggested Sands.

"Oh, I have not been there since the accident. Why, Walter—Mr. Sands—it is just a year today since you so nobly at the risk of your life dashed out and stopped our horses. Poor Putnam, the coachman, never regained his consciousness. The fall from the box fractured his skull and the doctors said he evidently had an attack of apoplexy before falling headlong to the ground. His fall frightened the horses, and but for your bravery I might not be here today. The shock was too much for poor Aunt Amelia. The attack of nervous prostration which followed was the cause of her death. Uncle George worried all the time and blames him-

self for leaving her in England. How can I ever repay you for your brave rescue?"

"You have long since known," he returned, looking fondly into her eyes, "by allowing me to care for you always."

"Oh! I cannot think of you otherwise than with respect and gratitude and I have tried to show that to the fullest extent, but there is something 'canny', if you will, that tells me we must have no closer relationship. Call it woman's instinct, magnetism, anything, a warning from my fairy godmother perhaps—but I cannot shake it off. The General thinks a great deal of you; he says that since you entered the office of the Council of Foreign Bond-holders not much over a year ago the change in the office work has been noticeable and your advancement well deserved."

"Ah, the General talks of retiring from the presidency, too," he broke in.

They had left the Park, after bowing to a number of the occupants of vehicles, also to promenaders on foot and had crossed over to the Edgeware Road corner.

"Shall we stop here and get a cup of tea and a bun?" he proposed, and she did not demur.

Sands handed his hat to the waiter as they entered the tea-room at the back of the caterer's shop. There was an electric reflector over his head and the girl noticed that the bald spot in the centre of the black hair, instead of presenting its usual shiny baldness, was covered with a two days' growth of blonde hair, showing plainly that if allowed to grow there would be no bald spot and the growth would be if anything of a lighter shade than her own hair. Thus did her warning spirit cast the first shadow of distrust.

Having disposed of the black tea and sponge cake they walked down Seymour Place to Bryanstone Square, where the Broughton family residence was situated. Sands left Eleanor at the door. He then walked to the Marylebone Road and signaling a hansom directed the driver to set him down at the Baker Street Station of the Metropolitan. Here he bought a ticket for Moorgate Street and from thence walked to his apartments in Finsbury Square at the residence of Dr. Francis H. Falconer.

They had met at an international gathering of microscopists, held at the Crystal Palace more than a year previously, and having

kindred ideas, the Doctor had invited him after several visits to his home laboratory to take up his abode with them, a proposition which was most heartily seconded by the physician's bachelor sister. Both of them were born in that house. The name of Falconer was identified with Finsbury Square. When the Doctor traveled abroad, be it Paris, Berlin, Florence, Rome or the United States, he signed his name on the hotel register: Francis H. Falconer, M. D., Finsbury Square, and without doubt a letter posted to that address would come into his possession.

Dr. Falconer was well able to maintain an office in Harley or Queen Anne Streets, for he had a large consulting practice in the West End; but no one could coax him to give up his Finsbury Square residence where he had succeeded to his father's practice. He was on the staff of St. Bartholomew's as a lecturer on pathology and bacteriology. He was a member of the London Microscopical Society, to which he had introduced Walter Sands, thus securing his membership as well.

He had proved to the Society that all specific bacteria can be found in the normal

secretions of the average mouth, that it is only in pathologic conditions, when these bacteria have been inoculated with toxic secretions that they become harmful. He also declared that the *bacillus typhosus* or germ of Eberth was originally a benign germ and not until it has been saturated with poisonous matter, does it have any desire to attack its host and perforate the glands of Peyer located in the upper portion of the ileum.

The Doctor had also taught that under corrected hygienic conditions typhoid fever can be prevented by having all foods thoroughly cooked and sterilized, all drinking water properly tested and that the much dreaded disease can be converted into a mild enteric type by intestinal antiseptics and deobstruents producing active elimination by all emunctories.

Sands had no vicious habits or tendencies toward a dissipated life and was glad to find a home with the Doctor and his sister.

Mrs. Falconer, the Doctor's wife, had been killed in a railway accident about three years before this. They had one son, Philip, now twelve years of age, attending public school at Eton. When at home on vacations, his

greatest delight was to be initiated and instructed in the use of the microscope.

He could talk about focus, oil immersion, lenses, the preparation of pathologic slides and the staining of bacteriologic specimens, etc., in a way that showed keen interest.

Sands, too, had offered a proposition to the Microscopical Society in thesis form, showing the absence of uric acid and bacillus coli-communis in typhoid, claiming that the baccillus coli-communis had simply been converted into the bacillus of Eberth.*

* *Colon Bacillus and Uric Acid*.—Trautner has continued his research in this line examining 88 children, 39 infants and large numbers of older children, besides 32 typhoid patients, with 327 control examinations, the latter including 50 patients with scarlet fever, 28 with tuberculosis, 130 with other diseases, 110 healthy soldiers and 9 persons with the uric acid diathesis. No uric acid was found in healthy infants, and the colon bacillus was rarely present in their stools. When large amounts of colon bacilli were found in the infants' stools, considerable amounts of uric acid appeared in the urine. Rabbits with no uric acid in the urine soon showed a considerable amount after being fed with colon bacilli. Typhoid bacilli seem to kill colon bacilli, this action being marked in the test-tube with a peptone culture medium, in the course of a few days. During typhoid, the proportion of uric acid in the urine progressively declines as the disease runs its course, so that the amount of uric acid is much less in advanced typhoid than in normal persons and in those with other maladies and in the same person before the typhoid. These facts, he says, seem to confirm his assertion that the colon bacillus is responsible for the production of uric acid. (*Clipping from the Journal of the American Medical Association*. Feb. 19, 1910.)

The author has been a member of the American Medical Association in good standing since 1883.

CHAPTER II

MISS CONSTANCE Falconer, the Doctor's sister, was about forty years of age. Like many other Londoners she had never been inside the Tower, Westminster Abbey, the Houses of Parliament or the British Museum, but she had been to the service at St. Paul's a few times.

Her childhood's remembrance was of playing on the grass inside the railed enclosure of Finsbury Square, in charge of a nursery maid. This recreation was diversified at regular intervals by a drive in some of the parks, seated in her father's brougham, to the parts of the city where he made his rounds, or out on the City Road, the New North Road, Hoxton, about Islington, Highbury, Stoke Newington, the Green Lanes, Hornsey, Seven Sisters' Road, Stamford Hill, Abney Park Cemetery, Tottenham, Clapton, the Lea Bridge Road by the great water works plant, down through Hackney and past Victoria Park to the Bow

Road and on to White Chapel and the London Hospital, where he made a visit to the wards, diagnosed the diseases of the newcomers and left instructions with the house surgeon for their future treatment.

Dr. Horatio Falconer was born at Notting Hill and all of his early associations had been at the West End. When he came home from Eton for his vacation, he played cricket at Willsden, Hyde Park and Regents Park. He had fished at Brentford and in the Serpentine. He had also been up the Thames to Richmond and Hampton Court and later when he had gone to Oxford, he had floated down the river in a house-boat.

He had taken up the study of medicine with Dr. Pearse of St. George's Square, attended lectures at King's College in Lincoln's Inn Fields, and took in the clinics at the London, Middlesex, Guy's, Westminster, St. Thomas', the Brompton and Victoria Park hospitals.

A friend of Charles Darwin's, he was an occasional visitor at the great man's country home. Moreover, he was a member of the London Medical Society and a devout Churchman.

Constance Falconer was sent to a select school at Canterbury and later to Paris and Florence for languages and music, both instrumental and vocal. She had experienced the "tender passion," her lover Lieutenant Brainsford, being one of those who was sacrificed by the unpreparedness of the government at the time of the Zulu war. He was with the young Louis, son of the Empress Eugenie, and in his attempt to assist the prince to escape he became a target for the assegais of the Zulus.

Dr. Francis Falconer had heard Mr. Gladstone in 1889 and he now proposed that his sister, his niece, and Sands should visit the Tower, the Abbey and the Houses of Parliament. Walter Sands promised to interview Miss Broughton and invite her to join the party.

The Doctor asked Sands to call at the Stock Exchange to see his friend, Frederick Hobson, who was city member of Parliament, and ask him to obtain tickets for their admission to the gallery.

The young man had a rather unpleasant experience, however, in fulfilling this errand. He entered the Stock Exchange building

at the Throgmorton Street vestibule, called out the name of Frederick Hobson, the jobber he wished to see, and the uniformed steward from his enclosure shouted through a speaking tube to the floor of the House, "Frederick 'Obson! 'Obson! 'Obson!" Sands took his place to wait on the outer row of men lined up with their backs to the wall.

"Get off my toe! You are stepping on my foot!" screamed a man behind him.

"I beg your pardon, sir, if you think it was me, but I am quite positive that I did not step on your foot," Sands bristled.

"Yes you did, you know you did. You did it on purpose," shouted the man who wore a tall hat and frock coat and looked as if he might be a lawyer's clerk.

"I am very sorry, sir, but as I said before, I know it was not me."

"You did it and you are glad of it," retorted the other.

Walter Sands had taken as much as he could stand. He leaned over toward his tormentor, and said close to his ear, "You lie, sir!"

The man sprang out of the rank and crossed to the opposite side, on his way shouting.

"Blasted foreigner! I'd like to swat him in the mouth." And there the incident closed.

Mr. Frederick Hobson came out and Sands presented his introductory letter signed by Falconer.

The member promised, "I can get you these tickets if you will wait a few minutes till I go back on the floor of the House, and then you can go with me to my office in Shorter's Court, close by."

On his return and when they had reached his office, Hobson asked, "By the way, Mr. Sands, are you of an athletic turn of mind?"

"Try me," smiled Sands.

"Well, I will. I had the honor to win the amateur lightweight championship of England a few years ago, and there is a husky broker in the house who thinks I ought to defend it, evidently. He has been after me for the last six months to put the gloves on with him. I have said many times, 'Oh! I'm not fit now—been sick you know, and all that. My wind is gone.'

"'Come on,' he'd say, 'put 'em on.'

"He's been telling around that he's a wonder with the gloves and can't get me to try him, so I finally promised to give him a

bout at four-thirty this afternoon in the City of London Rifles' Armory. My brother is a member and invited us to use the gymnasium, for the try-out."

"I shall be more than delighted—it is past four now," accepted Walter.

"Yes, let us start at once; it is not very far on Finsbury pavement," answered his friend.

They met Horace Meyers, the broker who was to box a number of his friends, and some of the members of the Rifle Brigade. The ring was formed and the combatants stripped for the fray, and with their boxing-gloves fitted on they took positions. Meyers was heavier and seemed much more muscular than the other. Hobson gave his opponent a chance to make a few swings at him which he avoided, nimbly side-stepping, then he sailed in, dancing about his adversary and landing his blows with lightning-like rapidity. He planted one with his left between the eyes, and as Meyer's head went back, his right came up with a deadly upper cut, which landed on the point of the jaw, and down went Meyers. He scrambled up, however, and made a groggy rush for Hobson, with both arms whirling like the sails of a windmill.

Hobson stood his ground, feinted with his left and planted the punch he had kept in cold storage for the occasion over the solar plexus. Then the curtain was rung down.

"This is my finish!" sputtered Meyers, as he arose from the floor, breathing heavily. "I did not expect you'd go at me like that, Hobson."

"Oh, no! You were foxy enough to think that you could tire me out and then land a 'sock-dolliger' that would keep the cook waiting to serve my dinner this evening. Come on, Sands, I'll miss my train, if we don't hurry. *Au revoir. Bon soir, messieurs,*" and out they rushed.

"I was up to his little game," declared Hobson, "Had to do him quickly. Well bye-bye, old man, I'll slip down London Wall to the Liverpool Street Station; you are going to Finsbury Square, I suppose?"

"Yes, thank you very much for the tickets and for the boxing tournament," returned Walter.

"Gad! I wouldn't like to have that duffer land on my wind very often. Why, he's a Goliath," cautioned Hobson, as he rushed for his train.

CHAPTER III

ELEANOR BROUGHTON was the only daughter of Basil and Elizabeth Broughton, to whom two children had been born. Lieutenant Albert Edward Broughton was with Lieutenant Roberts in that gun sortie and both lost their lives in a display of that reckless bravery which has already sacrificed the flower of the British army.

Foolhardy frontal attacks on barricades, behind which sat women and children who could shoot and who used Mausers and Craig Bjornsen's and actually picked off the English officers before they reached the firing line of the British whose arms were of an antique pattern.

Long before the British government had issued its ultimatum, Oom Paul had been buying the best and most modern rifles in Europe and America, marking them "agricultural implements, pianos, hardware," etc., and shipping them into the Transvaal. The

weapons were secretly housed and carefully distributed to the men, who were to be ready to answer the call to arms. These men later, fighting with Indian tactics, taught the world's generals the use of mounted infantry. They could strike a hard blow at night and be forty miles away from the scene of their attack and ready to administer another the next day.

Lord Roberts had to be summoned from India to show the fighting contingent how to use artillery against the barricades, while the infantry was making a flank movement on the enemy's position.

While Roberts conducted the maneuvers, Kitchener, that wonderful man of details, saw that everything needful was provided to sustain the army in the field.

The Boers made a noble stand and though defeated, have the respect of their conquerors and the whole civilized world.

When Eleanor was only ten and her brother Albert twelve years of age, they accompanied their parents to Boston, U. S. A., where Basil Broughton had been appointed H. M. Consul-general.

The children had been under the training

of a governess, but she married soon after reaching the United States, so that they were placed in a boarding school at Newton, Massachusetts, a suburb of Boston. It was there that the lifelong friendship commenced between Eleanor Broughton and Isobel Carruthers, whose widowed father, the Rev. Richard Carruthers lived at Dwighton, some eighty miles distant.

Why Eleanor had never mentioned her American experience to Sands she could not explain, but the fact remained that she had not.

When sixteen years of age she went with her mother to Paris to perfect her French and have the society-finish placed on her schoolroom education, that the Parisian teachers know so well how to add.

While they were in France her mother died and her father brought the remains to England to be interred in the family burying-ground on their estate in Kent.

He gave up his position in Boston, intending to supervise the education of the children, but he soon followed his wife. They were one, and when a part of his personality was gone he could not be comforted. He felt

lost without her. His physical resistance was weakened and the London humidity soon did the rest. The name of Basil was added to the tombstone at their country home near Maidstone, where hardly a year before he had laid all that was mortal of the wife he loved.

Eleanor went to live at her uncle's home, while Albert was getting his military education at the Woolwich Academy.

Sands had called at Bryanstone Square to invite Miss Broughton and to arrange for the visit to the Tower and other places of interest, with Miss Falconer and her niece on the following day.

They were seated in the library in front of the open fire-place, where a pleasant cannel-coal fire burned in the grate.

The General had dined at his club, with his East Indian friends, and Eleanor had ordered tea served in the library. Sands seemed to be more intoxicated by the vision of her delicate, blonde beauty than usual. He had taken his second cup of the delicious China tea which she had brewed for him, and his eyes followed the movements of the long, shapely fingers. One of the aristocratic marks

of the Broughtons had been their beautiful hands.

"Why do you seek to put me off and avoid the subject every time I try to tell you of my regard and the sentiments of my heart," he implored.

"For this reason, Walter," she replied, "I do not wish our acquaintance to terminate as it would do at once if I allowed you to give expression to the sentiments you profess. In the first place, I am in love with my Creator and have no room for the soul-essence of a mortal, outside of my immediate family. Then I will tell you truly there is a cloud enveloping your personality, that is very plain to me. I have actually seen, with my mortal vision, a thick, black cloud surrounding you, out of which seem to come flashes of lightning and I could even seem to hear the rumble of distant thunder, following the display of scintillations and cerebral pyrotechnics. Call it a visible brain-storm if you will. There are times when my mind has reverted to the desire you wish to express, but I am always warned not to pursue the subject."

"Eleanor, this is absurd," pleaded Sands.

"No, it is not, Walter," she replied. "Often, I think had it not been for your bravery my soul would not now be occupying this garment of flesh, and I am possessed with the belief that there will come a time when I shall be able to do for you a service that will be commensurate with that of your own brave action in rescuing this poor body from what seemed to be certain destruction.

"I must tell you that I have been all my life what investigators into psychologic phenomena, call clairvoyant—a medium for the reception of communications from disembodied spirits, souls who have left their earthly tenements, and are detained in that state which we term purgatory or paradise, the place where Jesus visited the spirits in bondage that Peter tells us about.

"There was a most strange visitation with me for some weeks. Every time I went into my dressing-room and sat down at my table, a vision of Dr. Stuart Barlow came into my mind; when I left the room, he left; when I returned, no matter what the time, he was there. You know he died about a year ago. He had been warned by Dr. Cecil, whom he himself regarded as an authority on the heart,

that another attack of cardiac asthma might be fatal, and that the very diffusible stimulant in which he had so much faith, was partly the cause of the trouble; but he kept it in his operating-room locker at the infirmary as a 'bracer' before operating and resorted to it to keep his circulation 'balanced.'

"His wife had died of a broken heart a few months previously. That affair at the infirmary was glossed over by the Board and all concerned were 'whitewashed,' but anyone could see that Mrs. Barlow failed every day. He took her to the mountains to avoid the heat, and she had the best of care, but the germ of distrust had done its work. Her spirit had been wounded.

"He used to come and talk with me after her death. 'Now, Miss Eleanor,' he would say, 'you don't believe all that rubbish about Moses going up on Mount Sinai to receive the tables of the law and Christ being born of a virgin, do you, now? It is ridiculous to ask a scientist and a gynecologist to believe it. Now, isn't it?'

"'Doctor,' I told him, 'Moses was a type of Christ. God gave him the law of the old dispensation. While he was on the mount,

the people set up a golden calf. God did not allow Moses to enter into the promised land; he was punished for the sins of the Israelites.

“‘God sent His only begotten Son’ with the new dispensation. ‘The Word became flesh and dwelt among men.’ He showed them His divinity by His works but they would have none of Him. How could they? The end had been foretold before His advent; He made a vicarious atonement for them and proclaimed their exemption from blame.

“‘They know not what they do.’ He knew they could not do otherwise. It was only another instance of the fulfillment of prophecy, as when after reading some verses of Isaiah on the Sabbath, He said, ‘This day is this Scripture fulfilled in your ears.’

“I could not imagine why Dr. Barlow continued to come to me, but he had been kind on many occasions. No matter how many of my protégés and sick ones I sent to his office, they were always treated to the best, and never would he allow me to pay for the service.

“‘I must do my share,’ he would insist,

‘you work for them early and late. Does anyone pay you?’”

“Ah, Eleanor,” returned Sands, “a look from those sky-blue eyes of yours, surrounded by their halo of golden hair, was enough to cure them, and he knew it.”

“Nonsense!” she demurred. “They needed medicine and skillful treatment and he gave it to them. He was a great surgeon. I determined to try if I could find out what he wanted, so I said, ‘Doctor Barlow, I do not know why you come to me, you seem to be in trouble and to want me to do something for you. I will pray for you.’ And I did. I asked God to bless him and to help him, if there was anything in the way of his advancement to remove it, and I told how good he had been to the poor and suffering and said that if he could not accept the Biblical story here, it was because he had been so busy with his work, as a good physician, that he had not had the time to study theology, and I ended by pleading, ‘Jesus prayed, ‘Father, forgive them, for they know not what they do.’” I have not seen the vision or had the impression of Dr. Barlow’s presence since that time.”

"You are a saint," said Sands, with a look as of worship on his face, "and if I have to hold your friendship by keeping my sentiments to myself, you shall hear no more."

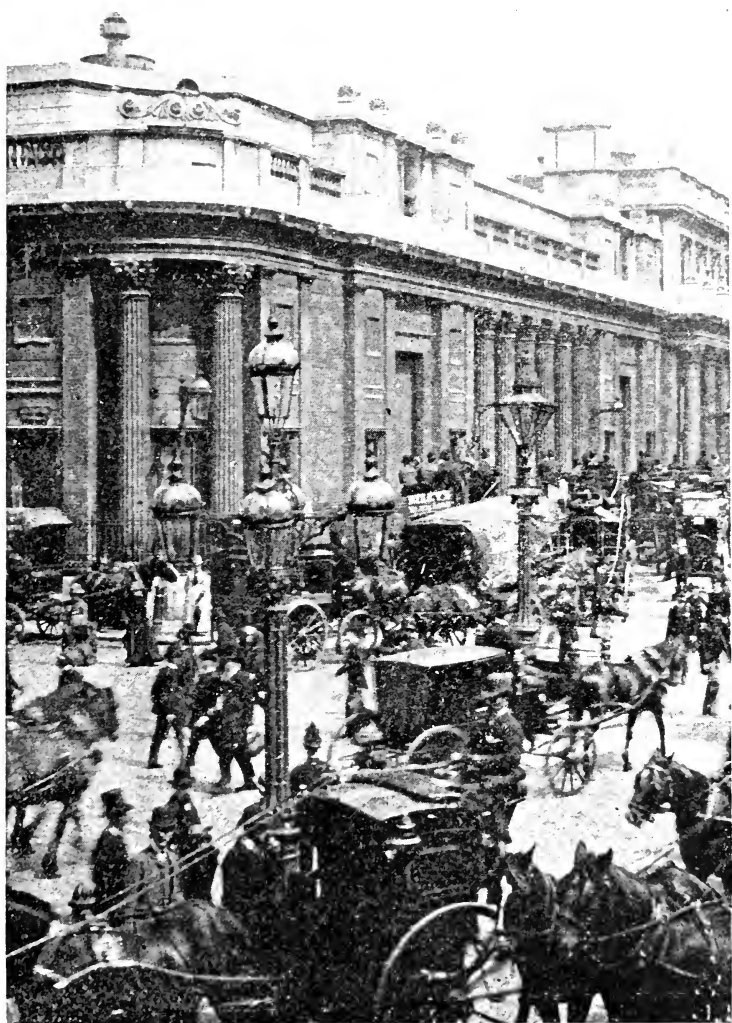
"You may smoke," she gave permission, "and tell me about this proposed trip to the Tower and other places."

"We are to lunch at Dr. Falconer's residence in Finsbury Square at twelve-thirty and go from there in the family carriage to the Tower. If it is agreeable, I shall meet you at the Moorgate Street Station of the Underground at twelve o'clock tomorrow."

CHAPTER IV

ALMOST AT the moment that the hands on the station clock dial pointed to the hour of noon, a train slid into the Moorgate Street Station and Eleanor Broughton stepped from the carriage.

Sands was standing at the exit gate, waiting for her. They mounted the stairs and made their way along Finsbury pavement, which at that hour of the day is always thronged with hungry clerks and employes of the various wholesale houses, rushing to their favorite eating-places, of which there are not a few in that vicinity of Fore Street and London Wall, though many had to be content with the historic "Scribe's dinner" during their midday respite from the desk. This was Eleanor's first visit to the residence of Dr. Falconer. She had noted in crossing to the east of Finsbury Square, the Militia Barracks in the City Road, to the north of Finsbury Square. She remembered that it was adjacent



Ludgate Hill

to Bunhill Fields Burial Ground, called the "Campo Santo" of dissenters. It contains the tombs of DeFoe, Bunyan, George Fox (the Quaker), Dr. Watts, the mother of the Wesleys, Ritson the antiquarian, and others.

More than a hundred thousand persons have been buried in this cemetery of less than four acres. Murray's lists cover fifteen pages of eminent persons born and buried in London, naming the houses in which they lived, places and sites, and remarkable events in their lives. The book is really wonderful and it is worth while for anyone to spend time in its perusal.

A smart page answered their ring at the door bell, and Miss Falconer met them in the hall.

"Luncheon was only awaiting your arrival. Come with me, my dear," she welcomed, after Mr. Sands had introduced the family.

When they were seated at the table Miss Falconer remarked, "We have all been very much interested in the account that Mr. Sands has given us, of your experience with Dr. Barlow as a ghostly visitant. He says that you could really feel his presence, though you did not see him and that he appeared to your mental perception no more after you

had prayed for him. You must have an abiding faith and belief, Miss Eleanor, for such a proceeding to have occurred to you."

"To tell the truth, Miss Falconer, I did not know what else to do. My dear father always said, 'When in doubt, pray; remember this, my little girl.' His words flashed into my mind when I was wondering what I could do. It seems to me we must say, 'Have we faith—and have we it, moreover, as our governing principle?' The circumstances of our bearing the Christian name affords a fair presumption that we are believers in God's written revelation; that we receive the Bible as that which it professes to be, and which a vast accumulation and diversity of evidence proves it to be—the veritable Word of God; that, whatever be the mysteries it contains, we give them our hearty credence in the fullest confidence in the character of God; that He would not vouchsafe His creatures a revelation which they could not help misunderstanding.

"We believe therefore in God, the Father, not because we know the secret of the divine essence, but because the Scriptures declare unto us His being and attributes. We be-

lieve in God, the Son, our Saviour, not because we can explain the mode of generation, but because the Scriptures proclaimed Him as the only begotten, the beloved Son of the Father. We believe in God, the Holy Ghost, not because this article of faith is free from mystery, but because the Scripture plainly speaks of one divine Person proceeding from the Father and the Son, the Regenerator, Enlightener and Sanctifier of the people of God.

“On like grounds we believe in the resurrection of the body, the day of judgment, the eternity of rewards and punishments; not that we thoroughly apprehend these matters but because they are delivered in the Word of God.

“These are matters that call for the exercise of faith on our parts and every Christian gives it. Is there no country where sincerity is free from suspicion and affection not subject to change?”

“I believe you are sincere in your theology, Miss Broughton,” agreed Dr. Falconer, “and I am sure that your prayers would do my old friend, Dr. Barlow, much good if anything in this world could benefit him now that he

has left us. I knew him well. He was a great physician, his knowledge embracing a wonderful grasp of chemistry, materia medica and therapeutics. His working knowledge of pathology and anatomical organic structure was almost beyond belief.

“His percentage of successful results after abdominal section, I believe to have been greater than that of any surgeon now living. I think he was more conservative with regard to operating, than either O’Brien of Chicago or Weaver of Philadelphia. I have seen them both operate and their technique is beyond criticism. Yet all American surgeons will remove an appendix, even though it is not diseased or the cause of the trouble. I have seen Dr. Barlow operate because of perityphlitis—there was a normal appendix which he refused to remove.

“‘Nature put that there for some wise purpose,’ he said, ‘though we are ignorant of its use.’

“He walled up the surrounding tissues, cleansed the parts thoroughly. ‘As we do not know anything better to do,’ he said, ‘we shall let the peritoneum with his phagocytes and opsonins do the rest of the work.’

He closed up the incision and the patient recovered. I meet him quite frequently.

“The last time I was in the United States, I visited the old home of Dr. Ephriam McDowell, at Danville, Kentucky, and saw the little office where he performed the first ovariectomy, in June 1809. A brave Kentucky woman, Mrs. Crawford, had consented to submit to a trial of the operation. Her relatives and friends were much incensed that he should attempt what to everyone appeared to be a hopeless undertaking and meant death to the victim of his recklessness. They gathered around the building and demanded that he should not murder; that he should not juggle with the life God had given in order to try experiments for his own gratification. Argument with the crowd was without avail; it stolidly held its ground and declared that if the operation proved fatal, as each member believed it would, then the life of Dr. McDowell should pay the penalty at their hands. With death at the hands of an infuriated mob staring him in the face, and the life of a devoted woman hanging in the balance, he proceeded resolutely upon the difficult task. Without a precedent in the history of surgery,

since the world began, without the use of anaesthetics, with no guide in any book or from any man's experience, with no assistant to share the glory of his success or to participate in the responsibility and penalty of his failure, he undertook and performed this splendid operation. In sight of where he achieved his great renown, rest his bones, beneath a plain white shaft erected to his memory by a grateful profession. An application has also been made to have his statue placed in the Hall of Fame at Washington. Dr. Barlow never lost a chance to compliment the great Kentucky surgeon, Dr. Ephriam McDowell."

"Since Dr. Barlow died, I have had no regular medical helper in my work," said Eleanor.

"I thought of that and intended to speak about it," answered Dr. Falconer. "Mr. Sands mentioned it. He has so much confidence in me, whether I deserve it or not. He said only last night, 'If you had been at Mrs. Ogilvie's she would not have lost her little one.' I am a busy man, Miss Broughton, but if I want a favor or any work done I always go to a busy man, and therefore I

want you to send all your elemosenary work to me. Send me a list by mail or call up on the telephone and advise me and I will do the best that I can for any of your poor patients and protégés."

"Well, Doctor, it would be a great relief to me if you would call and see Mrs. Ogilvie. She lives with her family of ten children at No. 144 Nicholas Street, Hoxton. Her husband is a marine engineer and away a great deal of the time. He is at home now, suffering with rheumatism and waiting for a proper union of two broken ribs which were attended to by the steamer surgeon. It has taken all his earnings to keep the family going. They are in needy circumstances and now the expenses for their little Bertha's funeral will be very hard on them and makes help necessary."

"I know the place well," said the Doctor. "I have had several patients on that street. It is the longest one in London without a turning on it, except at each end, just a quarter of a mile in length. It extends from St. John's Road on the east to the New North Road on the west end. It has one little chandler's shop carrying most everything in a small way. I remember my father being

called hurriedly early one morning, on account of a terrible accident that had happened in the family who kept the tavern on the corner of Nicholas Street at the New North Road end. I will go and see Mrs. Ogilvie's family, while you are all at the Tower and other places you intend to visit. I must be off, too, if you will excuse me. I heard Henry drive up in front of the house some time since and I very seldom keep him waiting. Will see you all at dinner. *Au revoir.*"

The good Doctor hurried out to his brougham. He read his journals, reviews, papers, even translated the Iliad from Latin to English and from English to Latin again while making his rounds. Mental exercise of this character kept him with a mind always alert to notice pathologic changes.

His carriage now stopped in front of the Nicholas Street house. He was out and using the knocker in a moment.

The door was opened by a rather stout middle-aged woman with a tired look on her florid countenance, which also showed where rivulets of tears had flowed. Her eyes were red, too, and she brushed her face with her apron before speaking.

"I am Dr. Falconer. Miss Broughton requested me to call and see you all," he introduced.

"Oh, yes, Doctor, come in. How good of 'er! My Jimmy is very hill. We lost dear little Bertha last week and I'm hafraid the disease is catching and want to know what we are to do habout the other children.

"Poor Jimmy was hover to 'is haunt's, near the Helephant and Carstle at Camberwell, and 'e lost 'is 'bus money wot 'e 'ad und 'e wouldn't hask 'is haunt to give 'im any more. 'E thought 'e could get a ride 'ome on a wagon or somethink and it rained all the way and that night 'e 'ad a chill. I don't know what I have done for the Lord to be a-punishin' of me like this. I carn't think of nothink. Jimmy was born while Dick, my 'usban', was away in Hindia and he do cast some nasty slurs, w'en 'e's been 'avin' a little drop too much. But 'e allus says 'e don't mean nothink w'en 'e's hover it."

The good woman blushed a deeper red and smothered a sob.

"I 'ad ten, Doctor, and now there's only nine, the Lord 'as taken one away.

"I had twins twice; the two holdest is

gals, Martha and Mary; then come Bertha which is gone 'ome to glory, hand Jimmy was her twin; then the triplets, Elijah, Lionel and Timothy, and Johnny and Philip and Andrew which is the last, two years old now."

"How can you tell the triplets apart, Mrs. Ogilvie?" queried the Doctor. "They certainly look as much alike as three beans in a pod."

"That's wot everybody says, but you are a doctor und I can tell you 'ow it 'appened," said Mrs. Ogilvie. "Dick, 'e took me to the Zoological Gardens about six months before the children was born und it marked 'em, Doctor. I can see the helephant in Elijah's face and the lion in Lionel's, an' the tiger in Tim's. You see 'ow I named 'em, Doctor. The first letter of each name stands for helephant, lion and tiger, though Lionel, 'e do be gettin' it all und a bit on the hend like."

"But come into the back room, Doctor, and see Jimmy. We are heatin' in the kitchen und fixed the dining-room up for a bed-room for Jimmy, so I won't 'ave to be running hup and downstairs hall the time. Hits 'ard fer 'im to breathe, Doctor, und 'e can't talk above a w'isper."

Dr. Falconer found he had a case of capillary bronchitis to contend with and the prognosis, in his judgment, pointed toward another bereavement in the family.

He prepared some medicine in a glass, to be given every fifteen minutes, and said that he would return again in an hour and arrange for a nurse to meet him there.

"She will help you bear the burden, Mrs. Ogilvie, and will remain during the day and be replaced by another who will stay all night. I will not conceal from you the fact that the symptoms are very grave. Jimmy is in a very serious condition and you must be prepared for the worst."

"Oh Doctor, don't say Jimmy is goin' to be taken from me! My little Jimmy! Doctor, I can't part from 'im."

"Now don't let's climb the stile before we get to it, Mrs. Ogilvie," said the Doctor. "We will fight the case as best we can and if a fatal result occurs, we will have the satisfaction of knowing that nothing was left undone. Be calm, good Mother, be calm, or you will be down yourself; then who will care for the rest of the bairns? I have a few visits to make and will telephone for a nurse

to meet me here on my return. Keep the room warm, but don't let the air get close and stuffy. Open the door frequently."

Dr. Falconer went to a tobacconist's shop nearby where there was a telephone booth, and called the London Hospital. He ordered a nurse to come at once and arrange for another to take her place in the morning. He had a case in DeBeauvoir Square and another at Stoke Newington that he would have to see and still another in the Ball's Pond Road, and he thought he could attend to all and be back within the hour. On his return the Doctor found that the nurse, one of his most trusty lieutenants, had just arrived and was then in the front room removing her wraps and putting on her uniform for the battle. The hospital clerk had been told to send this particular nurse and the Doctor said that he wished to speak privately with her before she started in to work.

So Mrs. Ogilvie ushered him into the front room where their piano and family heirlooms were situated. Much does the English mother of either high or low degree love her parlor, where guests are received and all the family congregate on Sunday in their best clothes.

“We have a bad case, Miss Bessie, and the boy is going to die, I am afraid; if we win out, you shall have all the glory. It is a matter of constant vigilance. I have ordered a tank of oxygen, and you must use the inhaler and drops every fifteen minutes all night. Keep a record on the temperature chart every hour. I shall be here again at nine o’clock and bring your supper from my house. We have a hard fight and small chance of success. His temperature was one hundred and three just now. Here are your instructions on this card. Good-bye.”

CHAPTER V

THE CYANOTIC tint on the patient's face did not give the Doctor much encouragement on his return, though he had spoken guardedly to Eleanor at the dinner table and assured her that everything possible would be done by himself and the nurse. He had concluded, however, that unless a reaction set in and stimulated the nerve centers nothing but a fatal result could be expected.

It was the afternoon of the next day. The nurse had been faithful. The mother had seen the growing shadow on the fixed face of the boy. She was in the parlor on her knees, leaning on the old arm-chair where Dick always sat when at home. The Doctor went to the door to call her but hesitated as he heard her voice in prayer.

"O God, don't take little Jimmy. Don't take little Jimmy, Lord! Thou hast said, 'There shall no evil plague come nigh thy dwelling,' but there is Bertha gone and

Jimmy going now. O God, spare little Jimmy! Oh, I can't part from him. Spare 'im, good Lord; for in thee, O Lord, have I put my trust!"

"Come, Mother," whispered the Doctor gently, "God is going to take little Jimmy home and you must be quiet. Jimmy will know you."

As is often the case when the capillaries rupture and the blood is oxygenated, there is for a few moments a change to consciousness as the lamp of life flickers out.

"Come, Mummy, come quick!" called Jimmy. "I see Bertha and all the little angels and Jesus. They are calling me. Oh, I see Bertha holding out her hands. Good-bye, Mummy. Kiss me."

For a moment the face of her boy was radiant and seemed to be illuminated from within; then came the shadow and the blue cast again. The soul of little Jimmy had departed. Instead of the expression of misery and despair the Doctor had looked for, the mother commenced calmly to assist the nurse in arranging for the last sad rites.

"Ah, Doctor," she said, "I remembered how

David put on sackcloth and ashes und prayed to God that the first son of Bathsheba should be spared. He then got up and dressed himself after the child died. 'He will not return to me but I shall go to him,' he said. I feel that impression, too. Bathsheba bore him another son, Solomon, the greatest king that ever lived and the wisest man. 'The Lord gave and the Lord hath taken away, blessed be the name of the Lord.'"

"God be thanked, Mrs. Ogilvie, that you are resigned. You have all the others to care for. I will send Austin down, to take charge of the funeral. It was Abney Park Cemetery, at Stamford Hill, where your little girl was interred, was it not?"

"Yes, Doctor, we buried her there only last week, and now Jimmy will lie with his twin sister. Bless the bairns."

The good Doctor was driven home feeling sad, for he was one of the most tender-hearted of men. His own family loss had made him constantly ready to bear the burdens of the poor he came in contact with, and yet in his hospital service he was accustomed to the passing of patients.

It was with a feeling of deep sorrow that

he telephoned to Eleanor that the end had come to her little protégé. He did not say that could he have had an earlier chance he might have saved the lad.

CHAPTER VI

DOCTOR CLARENCE Whittaker, surgeon for the Four Boosters Mining Company of French Gulch, California, was entertaining his friend, William Roberts, M. D., of the Last Gasp placer proposition at Bodie. Dr. Roberts had just been relating the circumstances connected with the hanging of De Roche, in the early days of the camp, by a citizens' committee.

"Our dear old bachelor friend, Judge Richard Jones Milner, who arrived after all had left the scene, cut him down and wheeled the body into a woodshed. The Judge says, 'It was not a judicial but a very judicious hanging.'"

"Speaking of lynching," said Dr. Whittaker, "the most successful and best paying bit of minor surgery I ever did, was for a chap named Mike Culin, who escaped being lynched by the skin of his teeth. He had been hanging around Bill Toomb's hotel and

bar for several months, playing stud poker and making a fairly good thing when the 'suckers' were in evidence.

"There was a bunch from the All Saints ranch in town. Some English aristocrats own the place. They called it a 'raunch,' and paid for it, as such pronunciation and accent comes high in these parts.

"Well, Mike thought the bunch were easy marks, as he had cleaned out a couple of them on the previous pay-day. One of the crowd, Bert Welsford, stood behind young Barrington who had laid down his hand.

"Bert had noticed that he held the ace of hearts and four small ones. The rest stayed in. After the betting, Mike showed four aces and the deuce of clubs. Without taking his hand from his coat pocket, Bert Welsford shot a ball through the knuckle joint of the second finger of Mike's right hand. At the same time, he laid his left hand on Edgar Barrington's cards and showed the ace there. The crowd jumped on Mike at once and were going to lynch him but Bill interfered. He said he would refund all money won now and at the previous sitting, as he thought Culin would suffer enough. Well, Mike Culin came

to my bungalow and wanted a very careful job done, one that would not leave him with a badly disfigured hand. He had one thousand shares of stock in the Rag Baby mine, which he had bought at twenty cents a share, and he promised to turn that over to me if I would take him to the hospital and operate on his hand.

"I carefully removed the metacarpal bone, avoiding the superficial veins, and when that wound healed there was hardly any scar. While in the hospital he sent to San Francisco and obtained several pairs of gloves with only three fingers on the right hand, therefore the missing finger was hardly noticeable. To complete the story that Rag Baby stock went to eighteen dollars per share and I sold out. The mine was finally absorbed by a syndicate and is a heavy producer now."

"Well, let me tell you the story Judge Milnor told me about the purchase of that All Saints ranch," said Doctor Roberts. "The Judge used to take a three finger drink and your operation puts me in mind of it. Well, the Judge says he was sitting in Rawlinson's office on Market Street, San Francisco, and talking about the All Saints

ranch. He had just mentioned that he had heard of a customer. Rawlinson said, 'There are five thousand acres in the place and over one thousand acres of available land that could be put under cultivation by irrigation, and there is plenty of water to do it with by just a mile of ditching from the river. There are fine log buildings for all purposes. They even had a gasoline plant to run dynamos for light and power, everything up-to-date.' He said he would take ten thousand dollars for the ranch, one-half down and the balance properly secured.

"Well, talk about pronunciation coming high. Rawlinson used to call it a 'ranch.' He speaks of it now tenderly and with reverence as a 'rawnch.'

"The change came about in this way. Two English swells came into the office. One of them who spoke first said, 'We have been directed to you, Mr.—er—Rollinson, to see if you had a 'rarnch' on your list for sale.'

"'Oh, yes,' replied Rawlinson. (He mentally put the price for a 'rarnch' up to twenty thousand dollars.)

"'My friend here, the Honorable Percy Somerset, youngest son of Lord Fitz Maurice,'

continued the first speaker, 'wants to get hold of something good.'

"'Yes, Mr. Rollinson, we want a rawnch you know, that we won't be ashamed of, by Jove.'

"'I have the very place for you, my lord,' said the astute real estate man, "up-to-date in every respect, all modern conveniences, solid log buildings, surfaced and finished. Plenty of grass, about one thousand of the five thousand acres can be put under cultivation, so you can raise everything for the place. The balance can be brought to a high state of perfection by irrigation. I will make the deal with you in pounds sterling.'

"'Ah, that's a good fellow,' purred the Honorable Percy. 'I carn't get used to the narsty dollars, somehow.'

"'Just two pounds an acre, my lord, dirt cheap at the price,' continued Rawlinson. 'The buildings and all of the personal property on the place, live stock and farm implements, will be thrown into the deal. That's a *bona fide* offer of the whole thing, just as it exists.'

"'Nothing to be moved, is there—aw—Rollinson?'

"'Quite so, my lord,' Rawlinson went on, 'not a stick to be taken off the place. The

Judge here, Judge Milner, my lord, will make out the papers for you. Just two pounds an acre. Ten thousand pounds will make your lordship the owner of one of the finest places on earth.'

"'Aw, they carn't sneer at a rawnch like that. Can they Reggy?' said Percy. 'Well, I have the Bank of England notes here with me to pay for it. Make out the deed, Rolinson.'

"'With pleasure, your lordship, and your 'rawnch' will be a paradise.'

"The Judge made out the papers and Rawlinson gave him five hundred dollars as a bonus, which he thought was easy money. But, as he says, 'beware of the accent and pronunciation when you go to purchase ranch property. A slip of the tongue may double the price in dollars, or even change that advance into pounds sterling.'"

"Tricks in all trades, old man. Pass the whiskey," laughed Dr. Whittaker.

"Tricks, Doctor, why the heathen Chineese is not in it with a well-educated real-estate man," grinned Roberts.

"They have a fine place, though. The All Saints ranch is making good. The boys

are straight as a string. Everything high class. They have the 'dough,' too, and don't you forget it," Whittaker added.

"Say, Doc. The Judge has a fine place at Bridgeport. Hot spring for baths and a trout stream near by. The fishing is just dandy, too. What do you say, shall we go and see him? He's just crazy to have us visit him. Says just to telephone or wire him that we are coming and he will give us the time of our lives. He knows how to do it, too. Comes of good stock, the Judge does. His Virginia ancestors would rise up in the family vault and reproach him if he did not do well by us, he says."

"Dear old Judge, God bless him." Whittaker murmured. "We'll go tomorrow."

"A night-cap, Doctor. 'Here's to the Judge, and our visit'—and now we must turn in and get some sleep. Heaven prevent there being a premature blast, a fall of ground, or any of the boys getting 'bunged up' tonight. We need to sleep if we are going to visit the Judge tomorrow. I must arrange with Dr. Rogers at the next mine to look after my work for a few days."

CHAPTER VII

THE TRIP to the Tower was made as arranged. Eleanor Broughton, Miss Constance Falconer, her niece, Elsie Morton from Bromley in Kent, and Walter Sands occupied the Falconer family carriage.

Eleanor was very anxious about Mrs. Ogilvie's sick boy. She really carried their burdens upon her mind more than was necessary. She had passed the case over to Dr. Falconer and had full confidence in his judgment and skill, so that she was determined to enjoy her visit to the Tower. They drove through Moorgate and Princess Streets, past the Bank, Mansion House and Royal Exchange; through King William Street, turning down Fish Street Hill at the side of London Bridge, passing the monuments erected from Wren's design to commemorate the great fire of 1666, on their way to Lower Thames Street.

"That is Billingsgate Fish Market," said Sands, pointing. "The fish wives and mon-

gers are credited with originating that peculiar vernacular used by irate cabbies and other belligerents all over the English-speaking world, and here is the Customs House. It is quite interesting to go on the quay and note the difference between high and low tide there. Well, here we are at Tower Hill. This is the site where so many noted individuals lost their heads."

They were escorted through the White Tower, built by the Conqueror, saw the place where the little Princes were confined, looked at the suits of ancient armour and observed the festoons, imitating flowers and rosettes, constructed with the swords, pikes and other implements of warfare stored up there for ages.

"Oh, I feel as if one should go through the Tower once as a child, and once after reaching adult age, as a matter of education," said Miss Falconer. "Like my beloved Canterbury where I attended boarding school, there is much of historical significance to be seen and stored up in the mind, the stronghold of the Kentish men and the first English Christian city, now the metropolitan see of the whole land. Its principal attraction is the Cathe-



The Tower of London

dral. It was the scene of Beckett's murder in 1170, his resting place being utterly destroyed in 1538, by decree of Henry VIII.

"A remnant of mosaic pavement in front of the shrine still shows where it stood. The stained glass windows of the 13th century are worthy of remembrance. There is also the site where Henry II did penance for Beckett's murder and submitted to be scourged by the bishop and the monks. He also passed the whole night fasting. It is a pleasant walk to Whitstable where are situated the famous oyster beds, whose bi-valves are advertised for sale in every restaurant and fishmonger's shop in London."

They had gone through the Tower and passed out. Sands had plucked a leaf from the famous ivy vine and they were walking toward their carriage when they were accosted by a guide or verger, wearing a bright red gown trimmed with fur, and carrying a long rod or wand in his hand. He had a fine black beard streaked with gray and reaching to his waist. No hat covered his bald and shiny crown. He walked erect and appeared to be about sixty years of age.

"Would you and your lydies like to go into

the Royal Chapel? It is closed today, but there is a party of military hossifers and their lydies wot 'ave a special ticket and your party can go in too, if you like."

"Let's go," suggested Sands.

"I have another idea, also," remarked Eleanor. "After seeing the Chapel, we can embark for Westminster on a river steamboat from the Tower Bridge. We get a fine view of St. Paul's and the Thames Embankment; the best view of the House of Parliament is from the river, also. The carriage can meet us at the Westminster Bridge landing. I'll tell the coachman."

They went into the Chapel and the guide allowed the military party to look after themselves, while he pointed out for Miss Falconer and the others the tombs of the various royal personages buried there, as indicated by the brass plates on the floor over which they walked. They viewed the altar and turned back, making for the entrance again, and there, standing like a sentinel on duty, with his wand held upright between his right arm and body, his hand extended in front, palm upward, forming a cup-shaped contribution box, stood their guide. Sands had considered

whether he would dare risk affronting this venerable official by the offer of a tip, but now all doubt was set at rest, so he slipped a couple of florins into the expectant palm and received a grateful "Thanky, sir."

They walked to the boat landing and boarded a Greenwich steamer plying between that point and Westminster.

Sands was much interested in the river scenery and noted the dipping funnels as the boat passed under the bridges.

Eleanor directed attention to the Temple Church near the site of Temple Bar, the Church of the Knights Templars, 1185, and the Temple Gardens where Plantagenet plucked the white rose and Somerset the red.* The Thames Embankment, with Cleopatra's needle, was also seen to good advantage.

"They have a very young pilot to steer the steamer on this crowded river," declared Sands, who had been listening to the boy standing by the air shaft over the engine-room, as he called orders for the various landings: "Ease'er—back'er—stop'er—turn'er starn—go hon'ead," and so forth.

*Shakespeare's *Henry VI*, II, 4.

"Look at the captain on the bridge and note the movement of his hand," laughed Eleanor, "and you will readily see where your youthful pilot gets his directions."

Sands took a lesson from the opening and closing of the captain's hand.

"I was only six or seven years old when Papa called the attention of Albert and myself to the captain's 'mouthpiece' as he called the boy."

"I wonder why I never noticed it before," remarked Sands.

The boat was now nearing the Westminster Bridge landing-place, and they noted the beautiful view of the Parliament Houses and in particular the St. Julian Tower, so attractive to all American visitors.

Parliament was in session and they had a permit for the gallery, but as it was late they decided to walk about and just take a peep at the various points of interest. They were all hungry and would have none too much time before the seven o'clock dinner at Finsbury Square, and Eleanor was becoming anxious to get a report from Dr. Falconer concerning the sick boy at Nicholas Street.

The carriage was waiting for them and they

were driven across to the Abbey and hurriedly walked through the transepts, noted the resting-places of the remains of kings and queens, saw the coronation chair and read a number of the tablets in the Poets' Corner.

It was while standing there that Sands became ghastly pale, reeled and almost fell, as he saw the profile of a lady dressed in half-mourning and leading by the hand a little boy about three years of age.

He dropped his gloves, stooped to pick them up and then turned in the opposite direction to which the lady was going. None of the party seemed to notice his embarrassment or the lady who had been the cause of it. He mentioned the lateness of the hour and they hurried for the carriage.

On the way home Eleanor spoke of the intended visit to the British Museum, which would have to be put off until some time in the future.

"I want Elsie to see those busts of the Roman emperors, Nineveh marbles, the mummies and the coin room. Fancy looking at handsome gold coins that were minted hundreds of years before the birth of Christ."

"Elsie has to return home tomorrow; but

we must certainly go to the British Museum on her next visit. Don't forget it, Elsie. I am ashamed to admit that I have never been there myself. All due to the indifference of us Cockneys, passing by ancient landmarks every day that people come from the other side of the world to view with reverence," remarked Miss Falconer.

The carriage was driven up to the main entrance of the Finsbury Square residence. The hall door was opened by the page that was waiting for them. The doctor was found in the dining room standing in front of the blazing fire, reading his *Evening Standard*.

"Did you think we were never coming home, Francis?" said his sister.

"Oh no, Constance, you are too careful that the cook shall be punctual to the minute on her schedule to be a transgressor yourself."

"Well now, Doctor! Miss Constance never said a word about time or hurried us at all," cried Eleanor.

"You did not happen to notice the movement of her hand as she looked at her watch before I spoke and called attention to the time," corrected Sands.

"Oh, you were the land pilot after the

fashion of the boy on the boat, eh? Thank you very much for the information, Mr. Sands."

They were seated and Eleanor waited for the Doctor to say something about Mrs. Ogilvie's sick boy, but he simply informed them that he had been there twice and was going again at nine o'clock to take a lunch for his nurse, since they had a bad case.

"I don't want to give you much encouragement, Miss Eleanor," he offered, "for I am afraid it is a foregone conclusion that the boy will follow his sister, though the cases are altogether different.

"We are doing our best and I do not wish to anticipate a fatal termination for the poor mother's sake, but I am afraid, very much afraid, it will be so. If we can get over tomorrow, perhaps, he may get well. I have two more cases to visit tonight and must start at once.

"I told Henry to have the cook prepare lunch for Miss Bessie, my nurse. Constance, will you inquire if Henry has put it in the carriage? Will you be here on my return, Miss Eleanor?"

"Oh no, Doctor! I must start soon my-

self. Mr. Sands is going to take me home by the Underground."

"Good-bye, then," he ended. "I shall 'phone you tomorrow and let you know how your patient gets along."

Eleanor left an invitation for Dr. Falconer, his sister and Walter Sands to take dinner with her uncle, General Broughton, and herself at Bryanstone Square on the next Sunday evening after service at St. Paul's, which they had planned to attend.

CHAPTER VIII

AT HALF past two on the following Sunday afternoon, the family carriage at the Falconer's drew up in front of the Moorgate Street Station of the Metropolitan Railway.

Mr. Sands alighted and ran downstairs to the platform. A train was due to arrive shortly and he expected Eleanor Broughton to come by that particular one.

The Bishop of London was to preach at St. Paul's Cathedral that afternoon and the services commenced at a quarter past three.

The train arrived bringing Eleanor, which made a party of four as Dr. Falconer was one of the number. They drove along Moorgate Street to Princess Street. Here they turned to the right, through the Poultry to Cheapside, past Bow Church and to the point where Cheapside is merged into St. Paul's Churchyard, the General Post Office on St. Martin's le Grand, Newgate Street and Paternoster Row. The last mentioned is sandwiched in

between the north side of St. Paul's Churchyard and Newgate Street. It has been a source of unrest at the breakfast table of all the writers of prose and poetry. Bacon, Shakespeare, Milton, Byron, Goldsmith, Lytton, Thackeray, Dickens, and many others felt the power of this, at one time the greatest literary centre in the world.

It had been the headquarters of reviewers and critics, who tore the flesh from the bony structure of their fiction and displayed the ghastly skeletons to public view. Their criticism uncovered everything which the authors had desired to hide under a bushel, while they deliberately snuffed out the candle which might have cast a radiant glow upon such efforts.

In spite of the rough manner in which many of the books were handled, they are a power among us today, while their reviewers are forgotten.

St. Paul's Cathedral stands in a square formed by the termination of Cannon Street on the south side and Cheapside on the north, while at the western aspect is the commencement of Ludgate Hill, leading to Farringdon Street, Blackfriar's Bridge, Fleet Street, the

Strand, Trafalgar Square, and all West End points.

The party now entered the Cathedral at the north gate. There was already a large crowd standing, and being very slowly provided with seats either on the ground floor or in the gallery. They moved forward into the crowd, waiting for their chance of seats. While pressed on all sides, Walter raised his hat above his head as if to keep it from being crushed, but in the palm of his hand he had a five shilling piece. He saw a pew-opener, a woman, dressed in the austere garments of a widow, and as she glanced in his direction he slightly waved his hat.

He caught her eye, and she saw the coin in his hand, she made her way through the waiting throng and came near to him.

"Your seats are reserved, sir!" she asserted.

Sands and his party followed her. There were four front seats, well upholstered, always kept for civic authorities and members of the nobility, and they were conducted directly to these seats. Sands waited in the aisle for the trio to take their places and as the widow handed him a hymn book, she received the reward of her watchful observation.

"How did you manage to secure those seats for us, Walter?" Eleanor asked as they drove toward her home.

"Oh, that was another instance of watching the captain's hand," smiled Sands. "I noticed that the widow belonged to a society of which I was a member, so I gave her the sign and surrendered the token."

"You are an apt scholar. I shall have to develop your education still further," answered the girl.

When they were seated at the dining table, Eleanor enquired, "How did you enjoy the Bishop's sermon, Dr. Falconer?"

"Very much, indeed," replied the Doctor. "I heard him preach in Exeter once and I thought at the time it was extemporaneous and the most learned and scholarly discourse I had ever heard in my life. Today, I was able to notice that his lordship was a past master in the art of reading manuscript in the pulpit. I was able, too, to anticipate his well-rounded periods, rising inflections and elocutionary pyrotechnics, as well as gestures. I knew when his hands were to be raised, as if in invocation of blessing, his eyes turned upward, or his foot to be stamped as if



The Houses of Parliament from Westminster Bridge

crushing out all sin, or his hands to be brought down with a vigorous slap upon the desk, while he, at the same time, passed his type-written sheet along on to the pile already read.

"Why do I tell you this, you may ask. It is because, unfortunately for me, it was the same sermon I heard him deliver at Exeter.

"Perhaps you will remember reading of that wonderful Charity sermon, the shortest on record, preached by Dean Swift, from the text, 'He that giveth to the poor, lendeth to the Lord.' This sermon contained all the elements of oratory, introduction, argument and peroration.

"He said, 'Brethren, you have heard the proposition. If you are satisfied with the security, down with the dust.' The audience responded liberally, we are told."

"Doubtless because they were excused from a long-winded exhortation," Eleanor determined.

"We want you to give us some more of your experience in psychologic phenomena, Miss Broughton," remarked Constance. "Both the Doctor and myself are deeply interested. I am prepared to admit that I am a firm believer in telepathic transfer of thought.

In fact, I believe that the time is not far distant when the objective brain of a teacher will be able to transfer to the subjective brain of a student thoughts in any language, though they are unable to speak it. The meaning will be translated to their subconscious understanding.

"Why not? The same actions, ideas, habits and customs have to be expressed in all countries. The people simply eat, drink, sleep, work and play. That covers the lifetime of all mankind. Then they pass into the great Beyond and join the silent majority. Do these disembodied spirits communicate with us?"

"The children of this world are afraid of ghosts, as they call them, and do not give the spirits a fair chance," remarked the Doctor; "but go on, Miss Eleanor, and tell us some of your experiences."

Eleanor replied, "You have asked me to tell you something about psychic phenomena. Perhaps it would be better for me to say 'Instruct me.' None of us knows much.

"There are a few basic or fundamental ideas that have seeped through our dullness. All we can say is that hypnotism, mesmerism, suggestion for coercion or for therapeutic

purposes have at the present time very little value. The power of the objective brain over the subjective is only effective progressively, with regard to the strength of will, moral force and education of the subject, relatively speaking.

“What a person would not do because of their moral and religious convictions, they cannot be made to do by hypnotic control. Many physiologic functions that are not viciously perverted can be controlled by that power. This can be done by the stronger objective mind of another or by one’s own cerebral force, termed auto-suggestion or self-hypnotism—in other words, the power of mind over matter.

“The text is found in the words of the Saviour, when we consider the impressions of psychic phenomena: ‘Blessed are the pure in heart for they shall see God.’ Not only see Him present in all nature’s great expanse, but know Him, realize Him. You will recall the lines of Frances Anne Kemble:

‘A sacred burden is the life ye bear,
Look on it, lift it, bear it solemnly,
Stand up and walk beneath it steadfastly,
Fail not for sorrow, falter not for sin,
But onward, upward, till the goal ye win.’

“Many a simple, ignorant person, because of a bodily infirmity, may go to a learned doctor. That weak one is overawed by his seeming great knowledge and worldly wisdom and being in need of help out of the slough of physical despondency, trusts him because of his advertised ‘great study and investigation.’

“Now let the pseudo-disciple of Esculapius, Hippocrates, Galen, *et al*, try to soil the integrity of this humble follower of the lowly Nazarene, and where is he? The soul, poor in this world’s riches, either of mind or body, has a code.

“‘Render unto Caesar the things that are Caesar’s, and to God the things that are God’s.’ ‘Thou shalt not steal,’ etc.

“You cannot see the wind on a stormy day, but you can see the effects of its force as the clouds are driven before it. Many a shabby garment and apparently obscure mind contains a large portion of spirit force, easily discerned, while the highest-power microscope would fail to detect any trace of such presence in some of the human octopi, representing the forces of combined greed.

“The disciples were, in the opinion of the

Pharisees, a lot of poor, ignorant men but how soon were their spiritual perceptions illuminated, when in contact with the 'Light of the World?' They had not been engaged in barter and adulteration; their living had almost entirely come direct from nature's boundless store."

"That is a very pretty theory of yours, Miss Broughton," said the Doctor, "and you offer the fifth chapter of the Gospel according to St. Matthew to prove it. Well, I shall not contradict you. Though of course, if this were a debate and I had the opposite side, I should introduce some of the contradictory ideas of modern skeptics. Only natural, you know. But to return to the present, and without offering any personal objection to your thesis, I shall simply remark that some people have different ideas. I was just looking over my copy of the *Los Angeles Times*, dated Monday, March 28th, 1910. They claim to have 'God's ambassador' over there in the person of John D. Rockefeller. But here is the paper, read it for yourself."

"Associated Press, night report, New York. 'Mr. Rockefeller, accompanied by Senator Aldrich, attended services at the Fifth Avenue

Baptist Church. Here is what one lady said to him as they left the church. 'You are God's special ambassador on earth and a benefactor to all humanity.'

"And he did not deny the imputation. Doubtless he felt that it was true. A man does not commence poor and make over a billion of dollars without being specially endowed with power."

"Oh! John D. Rockefeller is all right, he likes golf and the simple life now. The load was more than he could carry conscientiously at his age and he desires to distribute the burden," said Sands.

"His money has done much good in the world," remarked the Doctor.

"Here, take the paper, Miss Eleanor, and read it out loud for them all to hear. Here it is, on the front page."

"'This was an ideal Easter in Greater New York,' she read. 'Thousands thronged Fifth Avenue and Riverside Drive for the annual Easter parade, resplendent with the brilliant hats and smart frocks.

"'John D. Rockefeller, accompanied by Senator Aldrich of Rhode Island, attended services in the Fifth Avenue Baptist Church.

“As Mr. Rockefeller left the church, the congregation crowded about him on the steps.

“‘God bless you, Mr. Rockefeller,’ cried one woman, who seized him by both hands. Mr. Rockefeller looked embarrassed and murmured, ‘Thank you very much.’

“‘You are God’s special ambassador on earth and a benefactor to all humanity,’ whispered another.

“‘I should like to have you all come up and take dinner with me,’ parried Mr. Rockefeller.

“‘His chief comment after the service was mostly upon the sermon. By actual count, he said seventeen times to members who came up to shake his hand, that ‘the sermon was very good.’”

Sands returned from the Bryanstone Square mansion in the carriage with Dr. Falconer and his sister to the Finsbury Square residence.

He went directly upstairs to his room, although they both had urged him to partake of a late supper with them. He entered his bedroom, locked the door, turned, and cast himself upon his knees at the bedside. Stretching his arms out upon the bed, he burst into tears.

“How long, O Lord, how long?” he moaned. “When will the end come? Every time I have sought to quaff the cup of joy and happiness, it has been snatched from my grasp. All my hopes of happiness and prosperity were torn from me, my heart broken and I am suffering torments in this place! What can I do? Is there no help for me?”

His paroxysm of grief having subsided, he retired to rest.

CHAPTER IX

ABOUT THREE years before the meeting between Eleanor Broughton and Walter Sands near the Royal Exchange, in London, Edward Leopold Marsden, twenty-six years of age, fullback and graduate in Arts of Harvard University had been in his second term of the medical department. He had just received a telegram from his father, Daniel Marsden, cashier of the Dwighton National Bank of Dwighton, Massachusetts, saying that he would "have to return home at once."

On his return he found his father in bed, and learned from the family physician who had also had a specialist from Boston in consultation, that his parent had received an apoplectic stroke. It was not necessarily fatal, he was told, but a prolonged rest and complete cessation from worry were absolutely imperative.

Edward had been brought up in the bank and carefully instructed by his father in all

the financial details. He was an expert accountant and it was expected that he would follow a financial career. Being of an observant and inquiring turn of mind, curiosity concerning the anatomical structure and physiologic function of the human family had led him in the direction of medicine.

There would be a good opening in his home town, for Dr. P. H. Strong, his preceptor, the family physician, had become rich there. He had recently married his second wife and was anxious to retire from professional cares and make an extended European tour.

The condition of Daniel Marsden, the trusted cashier of the bank, had been brought before a meeting of the Board of Directors who had full knowledge of the capability of his son Edward, he having at different times filled temporarily every clerical position in the bank and had even held his father's place for three months while Mr. Marsden and his wife had made a trip to Buenos Ayres.

The directors voted unanimously to appoint Edward Marsden cashier of the bank, at the same salary received by his father, and retire the older Mr. Marsden on a pension to which

he was now entitled for his many years of faithful service.

It was a great blow to Edward to be obliged to cut short his medical education, but he realized that it was his duty now to take the helm and become the mainstay of the family, since his father's business activity had been, for a time at least, curtailed.

He could, he thought, have his "den" fitted up as a laboratory and continue his biological studies. His interest in bacteriology need not abate; every man should have a "hobby" outside of the daily "grind" at his vocation. So he set up his cabinet and arranged a place for his microscope and cultures that he might study the elusive bacillus and micrococcus.

Edward Marsden took up the work to the entire satisfaction of all the officials and the patrons of the bank. He had the financial standing of every business man in his mind, having personally made a careful study of their resources. He had kept track of all loans and knew in a moment when a merchant was reaching dangerous ground and placing the bank in jeopardy by a too risky use of his credit.

A strict look-out for the assets when the liabilities seemed too great for the business done, kept him in a position to advise the directors when diplomatically to decline to extend further credit.

Daniel Marsden, having recovered sufficiently to take daily walks and drives, had concluded to make a European tour, accompanied by his wife.

It had been his ambition for years and now the opportunity had come to him. He dragged his right foot slightly and the grip of his hand was weak. He handled his knife and teacup in a rather awkward manner but the clot was evidently being absorbed and it seemed to his physician that a sea voyage and the change of scene would benefit him.

He travelled listlessly through Europe, saw the sights of London in a dazed sort of way. Mrs. Marsden consulted her Baedeker and planned the itinerary to suit the course they had laid out when, ever since their wedding, they had talked of the prospective trip.

The voyage to Buenos Aires had been made to look after some securities belonging to the bank and their expenses were paid

by the bank directors who had a trusted employe take his vacation and attend to their business at the same time.

Now the chance for the European tour had come but he could not enjoy it. It was work and worry when he wanted to be still and rest but his gallantry and affection for his wife prevented his shortening their tour.

They wandered through the Louvre and saw pictures in Bruges, cathedrals in Florence, Naples, Venice and the leaning Tower of Pisa, the Vatican, and Colosseum at Rome.

They spent some time at Lucerne Lake and environs but when he reached home it was only to relapse into a condition of quiet despair. His occupation was gone, his mental activity was handicapped and not having provided himself with "hobbies" that would stimulate cerebral activity, outside of finance, he soon gave the various Masonic bodies to which he belonged and his pastor, the Rev. Richard Carruthers, a chance to put him to rest in the family vault.

The directors found that the change of cashiers had benefited the business of the bank. Edward had taken the position as head of the family and his mother went

on with the daily routine after his father's funeral.

He noticed that she seemed to be failing and needed to be relieved of many household cares, and he began to consider the advisability of asking Isobel Carruthers, whom he had long admired, to become his wife and take up the work that his mother was ready to resign.

He spoke to his mother on the subject and she readily assented to the proposal to bring home a daughter for her and said that she knew of no one to whom she would rather see him married than the Rector's daughter.

CHAPTER X

EDWARD HAD promised to drive Isobel over to a lawn party given by some members of the church, who lived at a delightful farm residence some four miles distant, in the beautiful Housatonic Valley. This lay between the Hoosic Mountains and the Taconic Range which divides the state from her western neighbor, New York.

The road was built through a charming, fertile region; the profile of the country was undulating. There were delicious surprises at every turn in the road. A living spring on the hillside with ice-cold water fell in a steady stream from a crevice between two rocks. An iron drinking ladle was attached to the stone basin. Beautiful ferns were growing all around in rich profusion and luxuriance.

At a turn in the road the water had been piped from the spring to a drinking trough for horses. At some parts of the road the branches of the trees met overhead. Beautiful gravel roads there were, on which there

never was any mud, the slope of the country carrying away any excess of moisture. It was the time when the full harvest moon peeped through the trees or at turns of the road, and seemed to rise up over a hill, looking into their faces and then disappearing into a glen amongst luxuriant vegetation.

They heard the sound of the locusts, the trickling of water, and an occasional owl's screech, or the whirl of a homing bird. Now the thought that summer would soon be over brought visions of comfortable parlors, blazing fires, soft lights and books that had been neglected.

Edward Leopold Marsden had made the same mistake that many tardy lovers have done before. He had spoken no words of love to Isobel although there had seemed to be a tacit understanding between them. It was understood that he was to be her escort to all the games. If she went to a football tournament she wore his colors. None of the other young men advanced a claim when Edward Marsden was available. It is true that Isobel Carruthers would have given over to Edward Marsden all the sentiment that she retained from her school-girl compact

with Eleanor Broughton, if the same had been properly sought. She had looked upon Edward as a favored brother and bestowed upon him a sisterly regard.

The younger set at Dwighton and vicinity was a close corporation. Every young man in the community considered it his especial duty to guard the morals and integrity of every girl by seeing that she was not led into temptation "by getting into the society of risqué femininity." Every visiting girl was entertained by the boys to drives and picnics. If she had no objection to be hugged and kissed, so far so good for the boys. They had no cause to complain; but each boy told every other boy, and their sisters were informed that they must make no visits, even though engagements had already been made and that those particular girls must not be invited in the future. The male element of this corporation were a well-trained squad of the Don Juan stripe, many of whom had reached the grade of dishonorable mention in the class, but the women were protected. They must be as Caesar decided his wife must be, "not even suspected." He divorced his second wife who was false with Clodius. The of-

fender was brought to trial (the offence was terrible and notorious) but he was acquitted by the venal judges. A word spoken by the injured husband would have insured his condemnation but that word Caesar would not speak. He would not jeopardise his power by demanding punishment. Clodius was murdered later, during Caesar's absence from the country.

These Dwighton men might go to different quarters of the globe as missionaries, engineers, explorers or in the diplomatic service of their country but they invariably returned to Dwrighton for their wives. They had adopted the aphorism of Patrick Henry that he "had no way of judging the future but by the past." The boys had grown up with the girls and knew their solid integrity, purity of mind, morals, and the character of their educational accomplishments, and that they would honor any position in which they might be placed. There was a "shibboleth" in this younger set that was strictly adhered to by them all. It was a compact severe and platonic.

The phaeton in which Isobel and Edward were returning from the lawn party had reached a gentle eminence at a turn in the

road. The moon had just peeped up from behind a hawthorn hedge. There had been silence between them, each seemed to be absorbed in contemplating the beauty of the night. Edward's left arm, which had been resting on the back of the seat, was raised and passed round Isobel's neck and he drew her surprised and resistant form toward him and kissed her on the cheek.

"How dare you do such a thing," she cried, "and to take such a mean, contemptible advantage of me! You whom I never suspected of such conduct!"

She then burst into tears and sobbed as if her heart were breaking.

"Take me home quickly, or I will get out and walk!" she commanded.

"But, darling—Isobel! I want you to be my wife, my own sweet wife!" he explained with trepidation.

None knew better than he that Dwighton girls were not won in any such way as he had adopted. The young matrons were often heard to boast that they knew of no girl in their set that had ever been kissed, at least prior to her engagement, by any man outside the sacred family circle.

When Edward again attempted to explain his action on the ground of matrimonial desires, Isobel sobbed, "You had no right to entertain any such expectations. I wish father were here."

Marsden was so nonplussed that he could say no more. His face was flushed, and his mouth and tongue was so dry he could not articulate.

The horse drew up in front of the rectory and without a word Isobel jumped from the vehicle and ran into the house. Indignant, and with tears still streaming down her face she went directly upstairs to her own apartments, where she found the Howell twins, Dorothy and Gwendolyn, awaiting her return, in the comfortable wrappers and slippers they had exchanged for their travelling clothes. They had come on the evening train from Boston and would be called for in the morning by one of their brothers, who would drive them over to their father's estate some six miles distant.

CHAPTER XI

ISOBEL, TAKEN unawares, told the whole story.

"Oh, Bell! Isn't that just too lovely!" shrieked Gwendolyn. "Did you say that you would marry him? Ed Marsden, too! All the girls out our way are crazy about him! He wouldn't have to ask me twice."

Then Isobel sat down on the couch and continued her sobbing, determined to have her cry out.

The girls grew serious then, and told her it was all right, and although her Prince Charming had, perhaps, been a little premature, his intentions were of the best and she must attribute any *faux pas* to the natural embarrassment under which he was laboring.

"You do love him, Bell, I know you do," Gwendolyn insisted. "We all know it! He never takes the other girls anywhere. You are always with him."

Isobel, however, was not satisfied. "All

that may be true," she determined, "and there is no one else I care for as much as he, but that was not the proper course for him to pursue."

Isobel's mother had come from a line whose men had been generals, admirals, judges, and ministers in the diplomatic service of their country, and she was not willing to be so lightly won or to allow so much sentiment to be taken for granted. The twins finally succeeded in persuading her to be gracious to Edward when next he called to renew his suit.

"All men get rattled on such occasions," decided Dorothy, the wise.

So Isobel promised that if Edward was properly penitent for his lapse from propriety, the sailing should be smooth. She talked about the lawn party and the twins related their shopping experiences and told of the good times they had been having at the beach resort. The hour being late, the visitors now retired to an adjoining room.

In the privacy of her own chamber, Isobel poured out the whole story to her friend, Eleanor Broughton. Isobel knew that Eleanor had in all probability been asleep for at least six hours, but she knew that telepathic communication could continue to pass be-

tween them. The never-sleeping, subjective brain would carry all the problems to her soul-mate for solution.

The girls did correspond by mail, but it was only to tell of balls, parties, receptions, Worth costumes, picture hats and dainty *lingerie* and occasionally to confirm their wireless messages concerning the real things of life.

As Minerva put strength into the heart of Telemachus that he might rid his house of the hateful brood of revelers infesting it and go in quest of his father, so the wise mother of Edward Marsden poured out comfort and encouragement for him.

"You have entered upon your wooing without the homage due the object of your affections," she told him. "Such a pure and cultivated soul as Isobel's is not to be secured as a helpmate and mistress of a man's home and heart in any such commonplace manner. There is an etiquette for these cases involving sentiments of the heart far more rigid than the unwritten law of Mrs. Grundy. What girl, sought far and near by men of wealth and culture, would give up her independent girlhood to any knight who simply sought to appropriate her personality as you did? Fie

upon you, sir! Go to her; beg her pardon for your rudeness; tell her that you love her and request permission to ask her hand in marriage from her father, our good rector. I am sure, from what I know of Isobel, your pilgrimage will be a successful one."

The twins were called for and started on their way home before lunch was served. Immediately after the closing of the bank, having made a slight change in his apparel, Edward Marsden started for the rectory.

Isobel was at home, the mistake of the previous evening was forgiven and the plan suggested by his mother was accepted without any objection.

While Isobel waited in the reception room, a humble and properly penitent youth sought the clergyman in his library to beg the honor of becoming his son-in-law.

The Rector had been at Harvard contemporaneously with Henry Wadsworth Longfellow who took the chair of Languages and Belles Lettres in 1838, one year prior to his making his debut as an author. The clergyman entered into the romance of the two, loved the big athlete and sympathized with him in having to forego his medical training.

The Rector knew how Mrs. Marsden longed for Isobel in her lonely home, and it was much more agreeable that she should continue to reside near him. Isobel entered the library and stood by Edward's side before her father, who gave them his consent and blessing. It was decided that their nuptials should be celebrated at an early date, in a quiet and unobtrusive manner.

CHAPTER XII

WALTER SANDS had come to Maidstone to spend the week-end with Eleanor and General Broughton. He had just arrived on the evening train. He walked directly from the station to Gabriel's Hill, where Joe Randall, his guide and fishing companion, kept a tobacconist's shop. They had an appointment to make arrangements and complete details for a raid on the finny tribe at a secluded spot on the river Medway, early the next morning, which was Saturday.

"Mr. Sands," petitioned Randall, as soon as he appeared. "I'd like to run up street to see about some live bait for our trip. Will you take care of the shop for a few minutes? Look at the *Maidstone Gazette*, and smoke a cigar. I shall get a fly for you to drive out to the General's."

"Never mind the fly, Randall," answered Sands. "I am to meet the General at the barracks, and we drive out together."

Sands, thinking he would need some cigars in the morning, took a half dozen from a box behind the counter, put them in his pocket and rang up half a crown on the cash register, and let Randall infer that there had been a customer during his absence. As he walked up toward the army headquarters later, he met Captain Charles Musgrove who was stationed there with his regiment and learned from him that he had just left the General.

Sands handed him a cigar with the remark, "Try this cigar, Captain, I think it is a good one."

"Thanks, I will by and by," returned the Captain, as he slipped it in his pocket.

Sands had yet to drop into Tom Bowles' gun shop and see about some ammunition and a gun which he had asked the General's man to leave there for repairs. The matter had been attended to. He gave Bowles a cigar and hurried to his rendezvous with the General.

He found that Eleanor had driven in with her uncle to meet their guest, and she informed him that an early breakfast had been ordered for him, also a bountiful luncheon.

Soon after six o'clock the next morning,

Sands drove up in front of Randall's shop, and the pair started for a spot on the river about two miles distant. Randall said that he had been "ground-baiting" the place daily for more than two weeks and thought the fishing would be good. They had been having fair luck, the fish biting greedily, and as the sun had commenced to warm up, Randall proposed an attack upon the commissary department, to which Sands readily agreed.

Having satisfied the cravings of the inner man, Sands, who was reposing comfortably on the bank, proceeded to supply the demand for nicotine, likewise. He had just applied a light to one of the cigars he had purchased for himself the evening before, and had taken a few generous draws and was about to praise the quality of the tobacco, when suddenly with a short premonitory fizz the cigar exploded with a loud report, while he still held the end between his teeth.

"My gracious, Mr. Sands—sir! Where did you get that cigar? Did you make that half-crown purchase you registered and get the cigars out of a box behind the counter!" shouted Randall.

"Yes, yes, what is the meaning of this?

What do you keep such things for, Mr. Randall?" demanded Walter.

"I got that box for some of the chaps that wanted 'em for a lark. I'm awfully sorry, Mr. Sands, sir!"

"We will have to pack up and start for home, Randall. This experience puts me 'between the devil and the deep sea.' Last night I gave one of those cigars to Captain Musgrove and one to Tom Bowles. I must hurry up town and see what has become of them and apologize, if their experience has been the same as mine."

The Captain was out when Sands inquired at the barracks, but he encountered him in front of the Royal George Tavern.

"Captain, I want to ask you about that cigar I gave you last night," enquired Sands.

The Captain's face flushed and he was moving on, as he ripped out angrily, "I have no time for you sir, and your d——Yankee tricks."

"Captain, I implore you, for the General's sake and for mine, let me explain. You can take a shot at me then, if you want to, and I will submit."

"Well, go on, sir," permitted the irate Captain.

Sands related his experience at the river bank and his discomfiture because of the possible affront to his friends. The Captain roared.

"Oh, the devil!" he burst out. "Come in and have a bottle of Cliquot and we'll forget it. Oh, my, that's too good to keep! Our fellows thought they had it on me, but this is rich!"

"Captain, I must go over to Tom Bowles' gun-shop at once. I gave him one of the fatal cigars, too."

"By Jove, I will go with you, and see how he liked the smell of powder on the firing line," bawled the Captain.

Bowles was in his work-shop. "I smoke a pipe, you know," he said, when the case was explained to him. "Our clergyman likes a good cigar, occasionally. He dropped in to see me about the music. I sing in the choir, you know. I gave him that cigar, but wait—he has a telephone. I'll call him up."

He rang the bell and put the receiver to his ear. "Give me the Reverend Doctor Smith," he said. "Is that you, Dominie?"

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This is Bowles. What did you do with the cigar I gave you last night? Don't smoke it, then. It's a man-trap. Mr. Sands, Captain Musgrove and I will be there in a few minutes and tell you all about it."

The good clergyman had a hearty laugh but was very glad of his escape. He declared that he had been looking forward to an enjoyable smoke after his sermon the next evening, which Walter assured him he should not miss.

"I shall tell Randall I think it is sinful to keep such things, though," the Rector remarked.

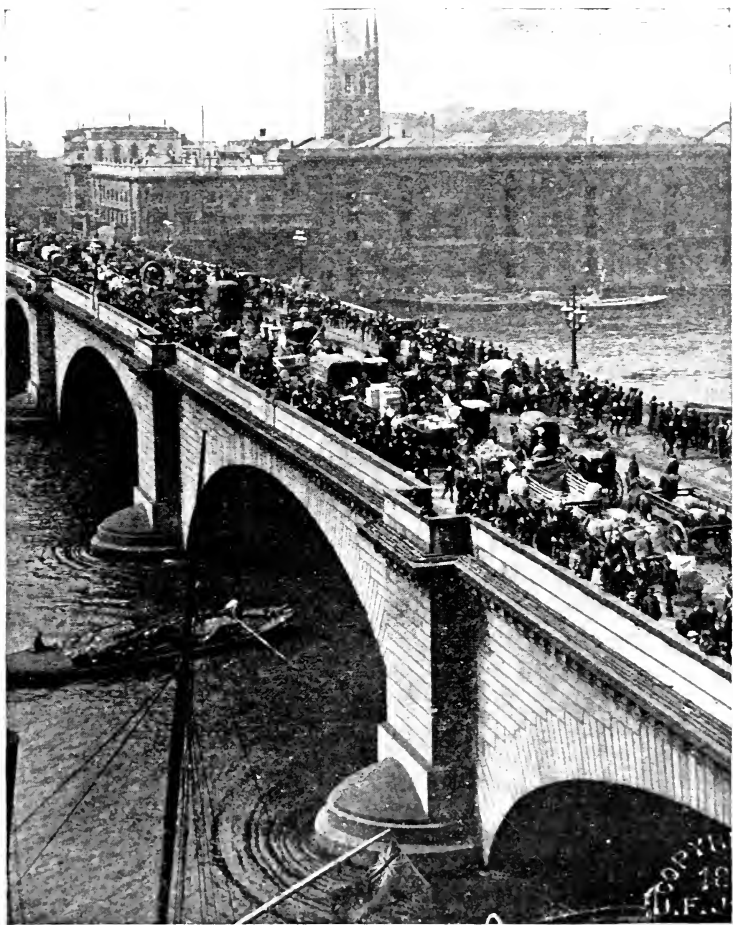
"No amount of money would tempt him to have such stock again. He is thoroughly penitent," pleaded Sands.

CHAPTER XIII

WALTER SANDS' week-end adventures were not all over. He traveled from Maidstone by the Sunday night mail train and arrived at the London Bridge terminus about midnight. He left his handbag at the station for the parcels' delivery man to bring to his office in the morning and concluded to walk home over the bridge, as he dearly liked to roam about London streets at night.

He had reached about the centre of the bridge, when suddenly two men rose up from one of the stone seats with the remark, "'Old on there, marster. Stop! Yer money or yer life."

Sands stopped. A bright light blazed out from two of the buttons of his top coat and shone full in the faces of the men who found themselves looking into the muzzles of a pair of .44 Colt's as his coat flew



London Bridge

open. There were no pockets, only slits, through which his hands passed to his armory.

"You fellows don't look like thieves," uttered Sands.

They were a couple of coal-heavers, with sou'westers, smock frocks and straps about their breeches below the knees.

"We ain't 'ad nothink to heat today, marster," one of them offered by way of excuse.

"I'm sorry for you both," replied Sands. "Drop that billy, put up your hands, and turn your faces to the side of the bridge. I am going to put two sovereigns on the parapet here, one for each of you. Go home, and good luck to you."

The men pocketed the money gratefully and made straight for their tenement quarters, much surprised at their compensation. Sands was to have still another encounter. He had nearly reached the Monument, when a woman stepped toward him from the bridge wall.

"Do not come any nearer," he warned as his lights flashed out. She was young and had well-formed features though the rouge on

her cheeks and darkened eye-lashes told the story of her life.

"I'm cold, take me over to the pub and treat me to some gin. Be generous," she begged.

"Who would not be generous when they look at you, my sister? I cannot go with you but here are two sovereigns, if you will accept them. Go home and take your rest."

Surprised, she looked at him, took the money and started for her rooms alone with a vision before her of the comfortable Kentish home from which she had been lured by a wretch who had promised to love and protect her. Those two gold coins were her salvation. The next morning she packed up her belongings, called a cab and, with her box on top, reached the South Eastern Railway Station, where she purchased a ticket for Ashford. When she reached home, she was received with joy by her parents and a new life commenced.

Sands' long strides soon brought him to Finsbury Square. Many strange adventures had been encountered during his nocturnal promenade about the great city. He had obtained an *entrée* and found himself *persona*

grata, through the introduction of General Broughton, Eleanor and Captain Musgrove into that exclusive military set, harder for the social climber to break into than a Duke's castle.

CHAPTER XIV

EDWARD MARSDEN and Isobel had been married a little more than a year. It was Christmas eve, and they sat in their cosy dining room, awaiting dinner. The electric light, softened by the pearl-colored lamp shades, shone upon the silver, cut-glass and damask table linen—his mother's wedding gift. She had left them about three months after their marriage and had gone to join his father.

"Oh, Edward! Do look at this lovely present that the girls of the choir have sent me!" cried Isobel. "Oh, aren't they dear!"

They were new baby clothes, the daintiest little outfit imaginable, all pink and white—tiny white dresses with pink ribbons run through the beading; warm flannel skirts; little white bootees tied with pink ribbons around the ankles; and there were even safety pins and violet powder. All the other necessities were remembered and soft brushes

and sponges were packed in a beautiful Japanese basket lined with pink silk and with pink ribbons run through the wicker work of the sides and lid.

"Oh, those dear, sweet girls! How can I ever thank them enough? Do you believe in mental telepathy, Edward?"

"Dear," he replied, "you know there is much to be said both for and against such a belief, but what is the case in point?"

"Someone came to me and said, 'Tomorrow morning a son will be born to you,' and Edward, I am sure it will come true. It is as plain to me as the handwriting upon the wall, and I do not have to call for a Daniel to interpret '*Mene, mene tekel upharsin.*'"

"Ah," said Edward, "they were feasting that night when Cyrus turned the river into some reservoirs, and entered with his army through the water gate. We have three accounts of this incident in the life of Cyrus, by Herodotus, Ctesias, a Greek physician employed at the court of Persia, and that given by Xenophon. Herodotus tells us that Labynetus was the ruler of Babylon, against whom the raid was made. The Belshazzar whom Daniel calls 'king' was probably his son,

associated with him in the government, his name appears in inscriptions, as Bilshar-uzur. We know from other authorities that Laby-netus himself was not in the city at the time of its capture. Swayne relates this fact."

"Yes, I have read that," said Isobel, "and also the account given by Xenophon of the death-bed of Cyrus with his sons around him. 'You cannot surely believe that when I have ended this mortal life, I shall cease to exist? Even in lifetime you have never seen my soul. You have only inferred its existence, and there are grounds for inferring the continuance of the soul after death. Have you not seen what a power is exercised by the souls of murdered men—how they send avenging furies to punish their murderers? Do then what I advise, from a regard to my immortal spirit.' Sir Alexander Grant tells us that the arguments given by Xenophon in favor of the immortality of the soul are exactly quoted by Cicero at the end of his dialogue on 'Old Age.'

"Another thing, Edward," she continued, "I feel that my love for you is like the post-nuptial affection of Panthea for Abradates that Xenophon writes about. It is the first

instance of a prose love-story in European literature.

"You must call up Doctor Strong and tell him to be prepared."

The Doctor said that he "would be driving by their house and could stop there shortly."

He had to call there again later, and when he left about 2 A. M., a human soul had been ushered into life, and the mother said, "His name is John."

Doctor Strong on his way home encountered the Episcopal church choir out singing Christmas carols. They went under Isobel's window and chanted their anthem, "Glory to God in the highest, and good-will toward men," as the shepherds had done nearly two thousand years before.

CHAPTER XV

WHEN MIKE Culin left Dr. Whittaker's hospital at French Gulch, he went at once to Bill Toombs' hotel to have a financial settlement. His winnings had from time to time been deposited in the big safe behind the counter in the hotel office. He had quite a considerable sum which Bill Toombs thought could be used to neutralize the wrath of the crowd when Mike was caught in the act of cheating.

Indeed, had Wellsford put a bullet through his head instead of his hand, the proof would have been sufficient to exonerate him, in view of the fact that the "bunch" had been so badly fleeced on other occasions. Bill Toombs interceded, however, and offered to settle all claims for prior losses.

"Have I got anything left, Bill?" asked Mike, as he walked to the desk.

"I gave them what they asked for, and I set up the drinks a few times, and told 'em

you was a-doing the treating. I seen it was the only way to square things. The boys finally said they was satisfied, and hoped as how you wouldn't lose your hand. There is an even two hundred dollars left for you, Mike."

"You are a true friend, Bill. Give me the money and I will pull out for 'Frisco on the noon train."

Bill gave him the two hundred dollars in twenty dollar bills and promised to send the hotel expressman over to the hospital to take his trunk and suit-case to the depot.

On his arrival in San Francisco, Mike went to a secluded apartment house kept by a friend. He thought it would be better not to put himself in a too prominent position, as many mining and ranch men who had heard of his narrow escape would be in the city and likely to point him out as an example.

Mike Culin was a handsome man, with blonde hair and dark blue eyes. During his stay in the hospital he had allowed his beard to grow, and one of the first things he now did was to have it trimmed *à la Vandyke*, after the latest Parisian style.

As he strode along on Market Street, his

fashionable, well-pressed clothes fitting his tall, athletic form and broad shoulders to perfection, he was good to look at. Many an admiring glance was shot at him by bright eyes protected by the shade of a Merry Widow hat.

Mike Culin as a boy had worked about mines, had even started in to learn assaying and metallurgy. He had picked up a knowledge of high explosives, had helped the engineers in their survey of the mines and was a really good all around useful man. His last position had been to take entire charge of all the blasting work and often had he supervised the putting in of a "round of shots" that had opened up a display of "picture" ore which meant vast wealth for the mine owners.

There was no opportunity now for "high grading," and the Mine Owners' Association had set the scale of wages so that the men were satisfied. There was not the chance for a miner working underground to "get rich quick," in the way that had formerly existed, when rules had been more lax. There was a change room and lockers in charge of one of the company's detectives now.

A run of luck at draw poker had finally decided Mike to adopt the precarious life of a gambler. He had previously visited most of the fake pool rooms, gambling joints and headquarters of bunco steerers, and also places where crap games were in evidence.

He now made a round of the different gambling dens on the streets of the city. There were places on Ellis, Market, and O'Farrel Streets, bunco joints on Fourth, Fifth and Seventh Streets, to which he bent his footsteps. He also took in a couple of Chinese lottery joints on Townsend and Montgomery Streets and several crap games on Pacific and Broadway near Dupont, as well as a poker game under the Maryland Restaurant on Salencia Street.

As the time wore on, he had many chances to sit in poker games, where his skill at dealing "seconds" and his ability as a "short card artist" enabled him to increase the size of his bank account. He never indulged in the use of intoxicating liquors nor did he smoke or chew tobacco.

Mike had recently been spending some time on the Oakland Ferry, watching for the arrival of "Rubes," and had found this new

departure quite profitable. It also accounted for his embarking in another branch of business. He had noticed a man who acted like a stranger get off a Richmond electric car and he immediately accosted him.

"Are you looking for the 'Frisco boat, mister?"

"You've just hit me right, pardner," answered the man.

"Well, I'm going over," offered Mike. "Let's get a drink and we can go right onto the boat."

The farmer was willing to accept such hospitality, and on this occasion Mike joined him with a bottle of Budweiser, as that was his usual "tippie" he said.

The man did not seem to be averse to the little game suggested, so Mike steered him to an eligible place operated by Barney Silver and Tom Jones. There was a piano performer playing a lively accompaniment for a vocal artist on a mimic stage, who was bawling forth the problem in verse, constantly propounded in all quarters of the city.

"Did McCarthy strike McGinty
Wid his fist or wid a brick?
McGinty says he hit him,
Wid a brick wrapped up in paper."

They were ushered to a table by a young woman attired so scantily that her *lingerie* would have required an apology to pass muster as a bathing costume.

Mike, however, addressed her as "kiddo," and gave his order. They had been playing "Jackpots" at which game the stranger in his innocent way seemed familiar. He suddenly remarked, "Say, pard, was you born with only three fingers on your right hand?"

"No, I was an expert in high explosives and attended to putting in all the shots at the mine where I worked and lost my fingers by an accident," explained Mike.

"Well, stow the lay, cull," sneered his dupe. "Take that pot if you want to and you need not show your hand. I seen you leave that ace of hearts on the bottom when you dealt, and I seen you drop the deuce of clubs on your lap, and pick up another ace of hearts. Quit your kidding, pard. I'm on to the racket. Now listen to me. I can put you onto a scheme whereby you can make a hundred times as much as you can bunco-steering or skinning suckers."

Mike had been dividing the chips equally and passed one half over to his opponent in

the game as he whispered, "Well, I'm from Missouri, mister. You'll have to show me."

The fellow told Mike he was the advance guard of a quartet of yeggmen who were coming from Chicago. He had received a wire to meet the balance of the party at a certain restaurant that evening after the arrival of the Overland Limited. One of the party who always did the dynamiting, he said, had been killed by a premature explosion and he was anxious to have Mike step into the breach.

The stranger hereupon called out, "Oh, you kid!" and beckoned to the girl to replenish their glasses.

He then proposed that they should go and meet the other members of the gang. Mike Culin took the oath of office and was duly initiated into the secrets of the craft.

Some time later they operated on several of the vaults of country banks, but in doing a job on the Stockton National Bank three of the quartet were rounded up by a citizens' committee and Mike, who on this occasion was doing picket duty, managed to escape.

He had never been in trouble with the police and his connection with the bank robberies

was not suspected. So for fear that the trio who had been "pinched" might "squeal" when put through the "third degree" Mike took the Southern Pacific for New Orleans to connect with a steamer for New York. After a pleasant and restful passage, he found himself doing stunts on Broadway and the Bowery with a firm determination to have no partnerships in his operations of the future.

CHAPTER XVI

ISOBEL MARSDEN was one of the most devoted of mothers and was never contented when her baby was out of her range of observation.

There were many young matrons in her set. They had known each other from childhood, had shared each other's joys, sorrows and studies, and now they never seemed to tire of dilating upon the good points and bad features of their progeny.

Edward occupied himself attending lodge meetings, dropping in more often at the club, working in his laboratory and even staying at the bank until quite late which did not seem to have any effect upon Isobel's state of mind, so completely was she absorbed in the growth and development of her baby.

The bank had prospered under Edward Marsden's watchful care. He had introduced an innovation in the form of attending to the various stock and grain investments of the

business men who were patrons of the institution. Thus all risks were known, the losses and profits were continually before the eyes of the cashier and by him reported to the board of directors.

He had made a rule that "there should be no overdrafts which were not fully protected and none but 'gilt edged' paper discounted." There was a feeling of general satisfaction among the officers of the bank concerning his administration of affairs, nor was he less popular among the business men of the city with whom he had dealings.

Edward had kept a watchful eye on the orders sent by wire, through the bank to various brokers in Boston and New York with whom they were in correspondence. He had noted that at times large profits had been made in the industrials on comparatively small investments. His father and mother had left him a few thousand dollars which was on deposit in the bank.

He had of late been making some purchases of textiles under a *nom de plume* and without in any way interfering with the sum of his own deposit. He had been successful to the extent that there stood to the credit of the

name assumed for the purpose, over thirty thousand dollars.

He had explained to the board that "one of their customers was operating under an assumed name but that no credit would be extended in any form if the deposit were exhausted."

Edward Marsden commenced to see visions of an extensive establishment in town, automobiles, yachts, and a handsome cottage at the seaside, not to mention a model stock farm which he had in his mind.

His careful observation of the state of the market, buying when the commodities were low and selling on the turn as had been the custom of the other investors, caused him to watch for an opportunity when he might, by throwing all his capital into the deal at one jump, put himself upon the same plane as some of the big captains of finance.

None the less carefully had some of these masters of the stock board been watching the successful deals of the Dwighton National Bank. They determined that when such a move was made for the purpose of increasing the large and steady profits that were credited to the bank and its customers, they would be

ready to throw big blocks of stock on to the market, thus causing a slump which would wipe out the Dwighton contingent while their own brokers were ready to take in all the stock thrown overboard at reduced figures.

CHAPTER XVII

IT DID not take Mike Culin long to get the lay of the land in "little old New York," as he called it. He had been born there and went west with his parents when about fourteen years of age. The geography of the city, its main arteries of commerce and the docks were thoroughly impressed upon his mind, though the Flat Iron Building and the many office sky-scrappers were new to him.

He was a steady frequenter of the Hoffman House bar, and had made many profitable acquaintances. Just now he had come in touch with a party of Canadian cattle-drovers, who had brought their live stock through because of a big advance over the figures offered at East Buffalo where their journey generally ended.

They wanted to see the "shadowy" side of the metropolis and Mike had been able to initiate them. Moreover, they were anxious that he should return with them and visit

their homes in Canada, for which journey they offered to pay all expenses. Mike Culin accepted their offer, thinking it would give him a chance to "spy out the land" and make observations without being suspected.

The party arrived where the men had business in Buffalo and all registered at a hotel. They were in time for dinner and after taking in a show at the Academy of Music, they left orders with the clerk for an early call. It was their intention to go out to the yards in the morning with the idea of closing up their business deals and leaving by the night express on the Grand Trunk Railway for Caledonia, where they had left an automobile and two driving rigs. The party was to drive to Brantford, two of them even going as far as Paris.

This was Mike's first visit to Canada. He was captivated by the hospitality of the Canadians to the extent that he decided to return and try his ingenuity on the vault of the bank at Caledonia, which he had carefully inspected while the party were taking up some notes given to pay for the live stock sold in Buffalo and New York. Mike had also noted a vulnerable point in the building,

where was located the stock-yards' bank at East Buffalo, which he purposed to attend to on his return.

He stayed a couple of days in Brantford, took a run over to Paris, saw the rest of the party there and they all made a visit to Hamilton and were guests for a day and a night at the St. Charles Hotel. Mike had, while in Brantford, formed an acquaintance with a chauffeur, who had agreed for a consideration to take him to Caledonia, wait while he attended to some business and get him back to Brantford in time to board the night express from Detroit. This would put him into Buffalo soon enough for an early breakfast. He successfully negotiated his loan at the Caledonia Bank while the official and citizens were clasped in the arms of Morpheus, boarded the train at Brantford without anyone at the hotel being aware of his absence, and was soundly sleeping in his berth in the pullman when the train arrived at Caledonia.

His suit-case was passed by the customs at the International Bridge and he went up in a hack to a hotel on arriving in Buffalo. Mike arranged to borrow a motor cycle from

one of the bell boys to whom he had recently given a liberal tip.

He had noticed that one of the bank windows, situated in an alley at the side of the building was not protected with iron bars inside. His calculations were correct, he made an easy entrance, found an old fashioned lock on the safe that he had learned how to master, made a quick haul and got off on the motor cycle without attracting the attention of the "cop" on the beat, who was playing a game of set-back with John Shanon at Mike Sweeney's place. The same "cop" afterward swore that he had grappled with one of the burglars and been knocked senseless by the fellow's "pal."

Mike bought a ticket for Boston and left Buffalo on the New York Central morning train, intending to stop off at some likely-looking town between Albany and Boston. As a matter of fact, his choice fell upon Dwighton, Massachusetts.

After locating himself at the Auditorium Hotel and dining comfortably, he strolled about the city to get a general idea of its "topography" and "profile." His footsteps

seemed to be directed to the Dwighton National Bank building, where from the shelter of a protecting doorway on the opposite side of the street, he saw Edward Marsden working in his private room behind the steel enclosure, where business was transacted.

As he was making observations, the light was turned off and shortly afterward Edward appeared from a side street, after slamming the door of a private entrance.

Mike followed Edward to his home in the suburbs, saw him pass around the house and enter the door of his laboratory and den at the back. It was an addition that had been put onto the dwelling by his father and used as a library and place for entertaining officials and patrons of the bank at times. It had been turned over to Edward when he attained his majority. He had always been a "night hawk." It was his boast that he had spent thousands of hours in study and eaten many night lunches in that wing of the building after all the rest of the family had been in bed and asleep.

Dr. Strong had given him a couple of slides, showing the Klebs-Löffler bacillus, and he

wanted to take a look at it under his microscope before going to bed.

Isobel was often disturbed during the night by John, the baby, and had retired early. At this time she was always having her soundest sleep.

CHAPTER XVIII

MIKE MADE accurate observations, taking note of the fact that there were windows on three sides of the addition and a private entrance into the main building opposite the outside door. He then returned to the bank building, noted the door of exit on the side street, and much to his surprise and joy discovered that he had a master key with him by which he could open the door and obtain entrance at his pleasure. He closed the door quickly and returned to his hotel, congratulating himself upon the fact that his "star of destiny" had led him to a place where the outlook for industrious endeavor was altogether promising of future rewards.

There was a circus in town and Mike Culin had noticed that a part of the equipment consisted of two fine, big limousine cars which had been kept busy calling at his hotel for star performers and the manager, who were making it their headquarters.

Mike had talked to the chauffeurs and incidentally passed them several good cigars. It was his habit to make friends with drivers of all kinds.

The crowds were coming from the evening circus performances, though there was a side-show and a moving-picture display still in evidence, when he reached the ground where the tents had been set up.

He heard a spieler shouting, "Hurry! Hurry, hurry now! Every picture a new one. A complete change of programme to-night. Only a dime—ten cents! Get your tickets and pass inside. The show is going on all the time. To-night we show ten rounds of the Nelson and Wolgast fight in addition to the regular programme. This way for the tickets."

While Mike was cogitating, ruminating, and pondering in his mind as to whether he should go in to the show or not, his two chauffeur acquaintances came up and greeted him. "Come on, let's go in and see those fight pictures, they only came in to-night."

Mike allowed them to pass him in to the performance. After the show he proposed that they should go with him and have some

oysters and a bottle of Pilsner beer, "right off the ice."

Before he parted with his new-found friends, he had "stood for" all the expenses consequent upon the demands of their none too modest gastronomic desires for solids and liquids. He had also learned that the circus was to leave the next day to show in the thriving city of Westfield, some eighteen miles distant. He made an engagement with them to return to Dwighton for him and meet him on the circus grounds at two o'clock in the morning, two days hence. He promised to be waiting behind a bill-board nearby and to remunerate them with—as he adroitly put it—"fifty plunks apiece, and a sawbuck now to bind the bargain."

He said he was a travelling man, had promised to see a customer after his arrival on a late train in Dwighton and he himself wanted to get into Westfield in time to get some sleep and do business on that day. The boys were never allowed to take out the cars for "joy riding," but this was business and by fixing the watchman they would be able to steal away. After assuring the chauffeurs that they only had the little run of

eighteen miles to do in order to get their money, he left them.

"Well, that guy is flush with his money," one chauffeur remarked to the other, "but he's 'all wool and a yard wide,' Joe."

"Set 'em up in great shape, too, didn't he?" chuckled the other. "We'll get him there all right and it will be easy money for us."

On the third day from the time of Mike's arrival, Edward Marsden had, with much inward perturbation, received a telegram. It announced that the textiles in which he had made a plunge with all his capital, had dropped so far that he could not recover and he would have to remit all his winnings to pay for the orders sent in the name of the bank. His private deposit to which his wife had access was still untouched. This money he intended for her protection, as he carried no life insurance.

Edward had been preparing for such an emergency and had determined that in the event of a slump in the values, he would take his money which now amounted to forty thousand dollars, placed to the credit of the fictitious name, and disappear.

That evening when closing the safe, he had failed to fasten the inner steel repository on which there was a time lock. After dinner he returned to the bank and removed the "straw man's money." He was able to secure two thousand pounds in Bank of England notes and the balance in bills of large denominations, with a few hundred in small bills for immediate use.

The Boston and Albany Limited stopped at Dwighton at 10 P. M., though passengers for the city usually went by an earlier train which left there at five o'clock and put them in Boston in time for the theatres. They could do their shopping or other business in the morning, take a train returning which left Boston at 2.25 P. M., and brought them home in time for six o'clock dinner. This was a very popular mode of travel to and from the city by Dwighton's "four hundred," who never missed an opportunity to see any famous actor or singer.

This was the night on which Mike Culin intended to make a "sortie" and as he had the means of obtaining an entrance to the building, he calculated that it would be an easy matter to capture the treasure. As he

passed on the opposite side of the street, he saw Edward in the bank and when he came out shortly after, Mike trailed him to his home and watched him enter his private quarters in the addition to the house, which was also his study and laboratory.

The burglar went to the back of the residence and as the shades were not drawn down he was able to note Edward's movements. He found a seat upon the platform of an old well. Since the Dwighton Water Works Company had been organized by Daniel Marsden to pump water from the Connecticut River, some twenty-five years previously, the well had fallen into disuse.

From his point of observation the man watched Edward as he changed his clothing, saw him take off the light overcoat and the handsome suit of blue serge he had been wearing and substitute one of light-colored English tweed. Edward came from the inner room after an absence from the field of vision of about twenty minutes, wearing a light colored ulster and cap to match the suit. He had the high collar turned up, so Mike did not notice that the elegantly trimmed Vandyke had disappeared, that the silky,

flaxen hair had been cut from the top of his head and afterward carefully shaved. The remaining hair on the back and sides had been dyed black.

Edward now picked up a small English Gladstone bag, took an umbrella in his hand and stepped to the door to make an observation of the night. It was just half past nine o'clock. Apparently satisfied, he made a rapid start, pulling the door to after him. Much to Mike's surprise and satisfaction and for some unaccountable reason, the door failed to catch. Mike watched Edward walking rapidly in the direction of the railroad depot and concluded that he was going to take the night train which he thought was another piece of good fortune and removed all possibility of his being disturbed while making a "run" on the bank.

He entered Edward's den, noted that there was a Yale lock and a bar on the door connecting with the main building. He also observed that Edward had left a fine gold watch and chain with a Knights Templar charm on the vest of the suit he had taken off, and in one of the pockets he found a thirty-second degree masonic ring. He had waited outside quite

a while before investigating; now, as he noted the trinkets and pocketbook left in the coat, he feared that Edward might return for them, but just then he heard the whistle of the Limited and concluded that the coast was clear.

Mike had that day trimmed his beard to almost an exact imitation of the one Edward wore. He came to a rapid decision that he would put on the clothes Edward had just discarded. In a few moments he was dressed in the blue serge suit, and had donned the light colored overcoat. As he put on the soft felt hat and stepped in front of the mirror, he saw there, reflected as nearly as it would be possible for an artist to picture, the figure of Edward Marsden as he was seen in the bank and upon the streets of Dwighton every day.

From an inside pocket of the vest he had just taken off, the fellow drew a package which contained the sum of his savings, just forty-one thousand dollar bills, which he placed in Marsden's pocket book. He had concluded that this should be his last job in the east and he intended to return to San Francisco and marry a widow, who kept the

apartment house at which he stayed while there. He had made several good-sized remittances to her for the purpose of investment or deposit, and the arrangement was thoroughly understood between them.

CHAPTER XIX

WHEN NEARLY at the station, Edward tarried in the shadow of a building until the engineer of the Limited whistled for the crossing. He then stepped on the depot platform and waited by the side of a storm porch which had been erected at the waiting-room door.

While he stood there, the train came in and stopped almost opposite the place where he was standing. The colored porter of the Boston sleeper set his stool at the foot of the vestibule steps and stood on duty erect as a soldier.

There were no passengers but a couple of cattlemen who had boarded the smoker. The conductor turned toward the waiting engineer, who, with his head out of the cab window and his hands upon the throttle valve and reversing lever was watching. The conductor waved his arm and with his lantern gave the signal to go ahead. The train

commenced to move as the steam rushed into the cylinders of the locomotive.

The porter grabbed his stool and swung himself on board. Immediately at his heels, before he had time to close the vestibule door, Edward Marsden followed.

"Has you got a ticket, boss?" called the porter.

"Yes, here it is," answered Edward, as he handed him a twenty dollar bill. "Put me right to bed, pay the conductor my fare to Boston and do not let me be disturbed by anyone. You can keep the change yourself."

"Dat I will, Kunnel," the porter chuckled. "Dis car will be switched onto a side track in the Union Depot at Boston and you can sleep till eight o'clock in de mornin' if yo' want to."

"That is exactly my desire." returned Edward.

The train conductor had not seen Edward enter the pullman. He had previously checked up his run, had given the passengers through tickets to the porter to be returned to them in the morning, and as he had nothing else to do, he collected fares from the two men in the smoking car and sought his berth in the Portland sleeper.



A Distant View of St. Paul's Cathedral

Before reaching the city there was only one more stop. This was at Worcester, forty miles distant. When that point had been passed and the conductor had failed to appear in the Boston sleeper, the porter came to the conclusion that it would be a great shame to change that twenty dollar bill, so he made no report of the fact that any passenger had boarded his car at Dwighton on that run.

Edward had an undisturbed rest and left the sleeper in the Boston terminal at about eight o'clock the next morning. He went at once to a restaurant for breakfast and looked over the columns of the *Herald*.

As he observed his appearance reflected in a mirror by his side, he noted he bore no resemblance to the cashier of the Dwighton National Bank. While in the restaurant waiting for his order to be served, he went into a telephone booth, called up the Cunard Line Steamship Company's office and inquired if he could obtain a reservation on the *S. S. Ivernia*, which sailed at noon that day for Liverpool. He was informed by the agent that he could have a lower berth in a cabin that would be shared by no other

occupant. He ordered the reservation in the name of George Sparks, and said that he would be at the steamship office to pay his fare and obtain the ticket, soon after he had eaten his breakfast.

He secured his ticket and went to a nearby haberdasher's to make a few purchases of articles that he would need on the voyage.

The agent had informed him that he could go on board as soon as it suited his convenience and that the *Ivernia* would sail at 12 o'clock noon, precisely.

CHAPTER XX

AFTER MIKE Culin had surveyed himself in the pier glass, he gathered up the garments he had taken off, carried them to his former seat on the platform of the abandoned well, raised the lid and dropped the clothes to the cavernous depths, a hundred feet below. He had his only baggage, a small suit-case, hid in a convenient spot. His board bill had been settled at the hotel and he was supposed to be leaving town on the night express.

He walked directly toward the side entrance of the bank and, as there appeared to be no one about, he was in the act of introducing his key into the lock, when suddenly the glare from a dark lantern flashed in his face. His hand dropped mechanically to his side where Edward Marsden's revolver hung in its holster.

"All right, Mr. Marsden," said the officer, who had been concealed in the shadow. "Nice night, sir," and he passed on.

"That was a close call," muttered the burglar. "Lucky I changed those togs."

The railroad company was putting in some additional trackage and had to do considerable blasting in the cut adjacent to the town. The electric light company had set a number of arc lights for the contractors and a night gang was working there.

The only person in that city who was glad to hear the report from the explosives was Mike Culin. He inferred that the constable who had seen him enter the bank and knew that it was Edward Marsden's custom to work late would probably go some distance from the building, now that he thought the place "securely tyled."

With his usual industrious activity, Mike proceeded to prepare his charge of dynamite for blowing open the safe door. He took off Edward's light overcoat (in the breast pocket of which was his forty-one thousand dollars) and laid it on a chair back. Then he removed the outside portion of the lock with his powerful pliers, placed his charge of dynamite in position, ignited the fuse, stepped back a few feet and waited for the explosion. He had no fear, and would stand right beside

the charge on some occasions. Like many old switchmen and mill operatives, he sometimes became incautious. For some reason the charge failed to explode and Mike stepped over to the door of the vault and leaned down to make a close inspection. At this moment the delayed ignition took place and blew his head completely from his body, scattering the bloody fragments in every direction, and making identification impossible. The door was blown off the vault and the inner chamber was burst open.

The bank building stood alone and the detonation was unnoticed as the railroad contractors were constantly exploding charges. When the janitor opened the doors in the morning, a general hue and cry was made over the terrible catastrophe, consequent upon finding the body of Edward Marsden. The tools left there indicated that Edward had probably been surprised while at work. The burglars, who had tried to force him to open the safe, finding him obdurate, had exploded their charge of dynamite while he stood by the door. The discovery of the money in his pocketbook showed that he had in some way outwitted the robbers.

Dr. Strong, returning along the Connecticut River Road about three o'clock, had met two strange men closely muffled, in a big limousine car, and he concluded that they must be the burglars. The bank lost nothing. In Edward's pocketbook was found the telegram from the New York brokers which read "Slump unexpected. Send forty-M to liquidate," signed "Steele, Hall & Co."

It was clear that the cashier was going to remit, as requested, and had the money in his pocket for that purpose.

The indemnity company carrying the burglar insurance sent their adjuster and detectives to report on the case. Mrs. Marsden was so badly prostrated by the terrible occurrence that she remained close by her babe and allowed friends to superintend all the funeral arrangements.

The detective serjeant Jerry O'Hara, remarked to the adjuster, "That is the first time I ever seen a hand with three fingers like Mike Culin's. Mike has often been suspected but has never been 'pinched' so we never got any Bertillon measurements on him—not a photograph, nor even a thumb squeeze, or I would take one here just for luck. It's

funny that no one seems to have noticed that Mr. Marsden had only three fingers on his right hand. He was studying for a doctor and was a great athlete before he took charge of the bank. I might find out something about it at the college, but everyone knows him. He had his father's watch and chain on. The tailor who made the clothes identified them. His tag is on the coat and Mr. Marsden had on his thirty-second degree masonic ring. All the proofs necessary to establish his identity are in evidence."

The funeral obsequies were conducted in the church by Mr. Carruthers, Isobel's father, after which the various masonic bodies to which Edward belonged, with the largest funeral procession ever seen in Dwighton, conducted the remains to the family vault in Woodlawn cemetery.

A gloom fell upon the faces of the business men of the city as they discussed the untimely taking off of the popular young banker.

CHAPTER XXI

AS GEORGE Sparks was on his way to the Cunard Line wharf, he heard a newsboy crying, "Extry! Extry! Terrible accident to de cashier and robbery of de Dwighton Bank!"

He bought a copy and while in the taxicab read the account of the bank robbery and the tragic death of Edward Marsden, the cashier.

This was a vicarious atonement made by Mike Culin, who actually became "accessory after the fact," though unaware that he himself had connived at a grave defalcation and refunded the shortage from his own stealings.

Edward Marsden had made but one false step from an honorable career and then he really took only what belonged to him.

Sparks had purchased a traveling rug and a few necessities that he could carry in his Gladstone bag, so that his luggage was quite scanty. It was his intention to replenish his

wardrobe after arriving in London. With a feeling of safety he unpacked his things.

He went up on deck and with loneliness indescribable observed the parting of friends, until the signal was given for all visitors to go ashore. After the whistle blew and the great steamer commenced to move from her dock, he stood by the rail and watched the waving handkerchiefs and hats (none of which signals was meant for him) until they were no longer discernible. Then he went to his stateroom until the bugle sounded for lunch, at which all of the passengers appeared and seemed to do full justice to their first meal on board.

The weather was on the whole delightful for the time of year. There was sometimes a heavy sea but the rolling chocks on the steamer prevented any really unpleasant motion. On arriving in the Mersey many of the crafts there showed some degree of rough handling by wind and sea, but the *Ivernia's* passengers had a most delightful voyage.

Two of the stewards were in conversation near Mr. Spark's stateroom, and the following dialogue took place.

“'Arry, will that 'ere bloke in forty-two

as sits at my table be good for 'arf a quid w'en we gets in the Mersey?"

"'E ain't no bloke, Bill. 'E's a gent from London, 'e is. 'E was just a-torking to me, 'e wus. 'E arks me, 'Are you from the hother side,' sez 'e.

"'From the 'Ditch,' sez I.

"'Not Pannymar,' 'e sez.

"'No, bloomin' Sorditch,' sez I.

"'Never 'eard of it,' 'e sez.

"'W'y, you can't miss hit,' sez I. 'W'en you come howter the north London station, the church is hoppersit, just atween Bishops-gate without, and the 'Ackney Road. There's the Heel Pie Shop hon the left'and side, just harfter you parss the King's Inn Road.

"'Do you 'ave trouble with yer haitches hin the States?' 'e arks me.

"'None, at all,' sez I. 'I 'ave 'em the same as Gawd give 'em to me,' sez I.

"'I like your haccent,' 'e sez; 'hit 'ud be a forchin to ye hif ye wuz a hactor.' Then he gimme a sufferin. There'll be hanother fer ye w'en we gets hover,' he sez.

"'You'll get yer 'arf a quid, hall right,'" the speaker remarked; and he gave Bill a playful smack in the face with the flat of his

hand as he placed himself in a sparring attitude and danced around him.

"I'm from the 'Ditch—bloomin' Sorditch!" said he. "I can fight hanybody hunder two and hover ninety hout of a 'orspital or a workus."

Just then Mr. Perkins, the head steward, appeared, causing Harry to remark in some haste, "I'll bring them there dishes hin, Bill, w'en I gets this stateroom done." He then disappeared inside.

Vice-Admiral Lord James Leafbridge, K. C. B., accompanied by his brother, whose wife was with him, were passengers on the *Ivernia* and sat with Sparks at the Captain's table. Sparks made no effort to strike up an acquaintance with the Admiral as many others who were attracted by the opportunity to speak to a real, live lord were doing. Perhaps for the reason of his seeming diffidence, the Admiral made it a point during their deck promenades to address him.

On one occasion he said, "I expect I'll have my wind shut off when I get back; been talking too much before the 'At Home Club' in New York. Such clever entertainers they are!"

The Admiral's remark proved to be prophetic. It was only a few days after his arrival when his political opportunities were curtailed by an appointment in command of a squadron. The Captain had received a marconigram from the owners, to lay out in the river and not attempt to land his passengers until after breakfast in the morning, but his lordship was taken ashore by a tender and went up to London on a special train, as Parliament was to be prorogued the next day and he was a representative from Harwich.

Another reason for his going was a quite amusing incident that occurred the night of the amateur concert for the benefit of the Sailors' Union. There was a Russian tenor on the cabin list. He had long hair curling to his shoulders, wore knickerbockers and a military cape. He was to sing at the performance and was waiting in full evening dress with his cape on, walking up and down on the deck to steady his nerves. The Admiral's valet had been sampling the excellent brand of Scotch that the Captain had ordered the steward to put in his lordship's stateroom. The valet was afraid that there

would be more left than the customs officer would allow him to take ashore, so he had concealed quite a large portion in the labyrinth of his alimentary tract. The effect upon his cerebral consciousness had been to produce in his mind a belief that his identity had been changed. He suddenly landed in front of the Russian professor, with his arms akimbo and a frightful grimace upon his features as he shouted, "I'm the wild man of Borneo!"

The professor gave a shriek and bounded away with the gesticulating valet at his heels. Several circuits of the decks were made by the tenor and his pursuer until he was finally rescued by one of the officers, who assured the valet that he would "report him to his master."

The Admiral had a tough job "squaring" himself with the Russian, so he was not particularly anxious to be in evidence when that sadly mistreated individual landed upon *terra firma*.

"Boots," the bathroom and smokeroom steward, and all the rest whose palms were itching for a "tip," had been cared for, and when George Sparks left the liner the stewards

carried his luggage up the incline onto the platform of the London and Northwestern Railroad, where the steamer special was in readiness for the passengers.

The train pulled out at 9 A. M., and at fifteen minutes after the noon hour drew up in Euston Station.

George Sparks took a cab and completely disappeared during the ride. The tag on his Gladstone bag read, "Walter Sands, Liverpool," and under that name he registered with the landlady at the Bloomsbury Square boarding-house. He preferred to have a room with breakfast served therein and take the rest of his meals out. He was engaged in looking up some historical data at the British Museum, he told her.

CHAPTER XXII

Two years later Isobel received the following letter from Eleanor Broughton:

“Dear Isobel:

“I have received all your telepathic communications, read your letters and the newspaper accounts of the occurrence at the bank, which robbed you of your husband.

“I also note the remarks you overheard the detective make to the insurance adjuster which compels you to say that you cannot reconcile yourself to the fact that Edward is really removed from this world.

“I have carefully considered all your impressions but will not now divulge the nature of my opinion.

“I want you to start for England as soon as possible (cable date and steamer), and bring John with you. You must make me an extended visit at the home of my uncle, General Broughton, in London. He is very

anxious that you should come, and I believe that I can give you some cheering news.

“Yours affectionately,
“Eleanor Broughton.”

Isobel Marsden was not in the Poets' Corner at Westminster Abbey with her boy, though the striking resemblance which the lady and her child bore to his own wife and baby had disturbed Walter's equanimity. It was a psychic phenomenon—the “coming event casting its shadow before.”

At that moment Isobel was delivering a cable dispatch for Eleanor to the messenger, announcing the fact that she would sail by the Cunard line *S. S. Saxonia* at a date two weeks later. Her telepathic communication had likewise reached Eleanor while in the Abbey. Walter had felt the impact and been affected by it, as a wireless instrument picks up messages not intended for that station.

On arriving at Queenstown, Isobel sent a message ashore by the tender carrying the mail, to be wired to Eleanor, and on the arrival of the *Saxonia* in the Mersey a reply was brought on board for her, stating that her former school-

mate and telepathic communicant would meet her at Liverpool.

Eleanor and Isobel travelled in a private compartment of a first-class carriage from Liverpool to London, and on the way Eleanor unfolded her suspicions to Isobel.

The fair conspirators formulated a plan of campaign whereby Isobel and John were to be introduced unexpectedly to Walter Sands.

General Broughton, who had a great affection for him, was anxious that Walter should be invited at once to meet the beautiful widow from the United States, but Eleanor made him promise that he would not mention her arrival to Walter, as she was much fatigued by the journey and needed rest. In reality, Eleanor was scheming to delay the meeting until the General left for Maidstone to be absent several days on business.

The first day following her uncle's departure, Eleanor telephoned to Walter at the office that she would like to have him come to the house that evening to dinner at half past six o'clock.

Eleanor and Walter were seated in the spacious living-room of the Bryanstone Square residence, when the curtains of a recess used

as a music-room were drawn apart and Isobel Marsden, leading John by the hand, entered. She advanced toward them and Eleanor arose as if to introduce her friend, but she noticed that Walter's gaze had become fixed, his eyes were glassy and staring, his face had blanched to the color of a sheet, his lips seemed desirous to speak, but he could not articulate a sound.

Isobel came toward him, her hands raised and extended. The hard expression on his face relaxed and a glow of perfect peace seemed to settle there as he exclaimed, "My God! Isobel and John! Can it be true? I am not worthy."

He clasped her in his arms and kissed her face.

"Yes, Edward. It is true. You can thank dear Eleanor for our coming."

"Not Edward, darling," exclaimed Eleanor. "He is gone never to return. Let me introduce my friend, Walter Sands, who will soon be elected President of the Council of Foreign Bond Holders. My uncle, General Broughton, is shortly to resign in his favor.

"Now listen! I shall give you people just fifteen minutes to converse and renew ac-

quaintance, before dinner is served and you may, during that period of time, arrange for a very energetic courtship of short duration, with a quiet wedding to follow in this house, and the General will give the bride away."

The marriage ceremony took place as planned, just two months later. Isobel's trousseau had been provided by Eleanor as a tribute of affection to her friend.

Isobel and Eleanor and all of Walter's friends—even Captain Musgrove, who was Walter's best man—had become "accessory after the fact."

THE END.



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